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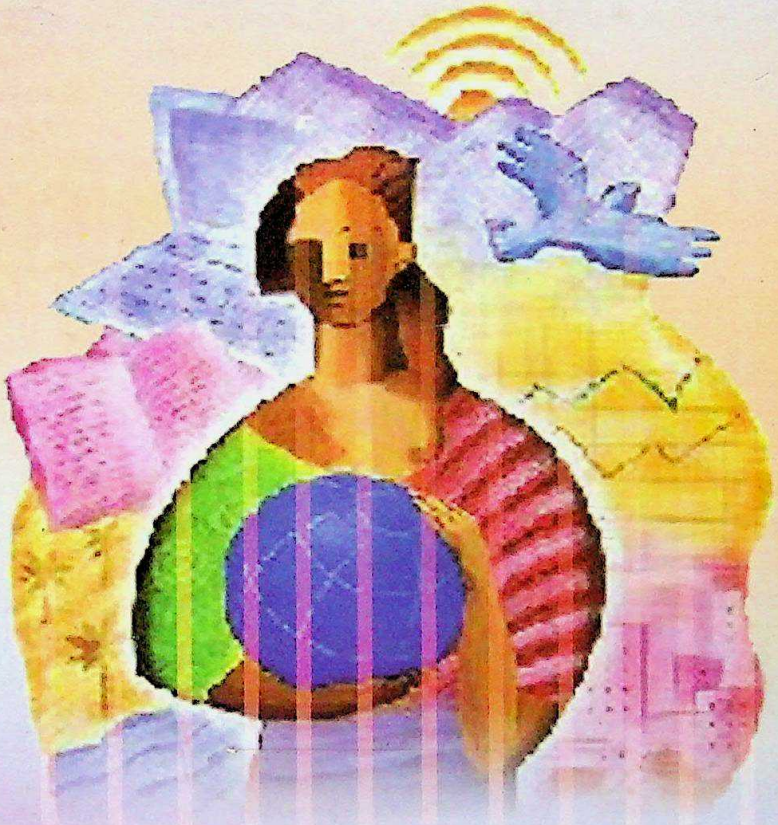
Empowerment Of Women IN KASHMIR



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Preface

"Women once made equal to man become his superior".

Socrates

The field of women's empowerment is undergoing rapid changes both in terms of conceptualization as well as operationatisation. Empowerment is the process to give or delegate power or authority to a target. As is evident from various instances/case studies, researches women were are being discriminated in all walks of life all over the world.

Women who constitute half of the human population have been suffering the pangs of discrimination in all walks of life everywhere throughout the world. Illiteracy levels being the highest in the world, tackling immoral trafficking is an onerous tasks. Since our women are socially, politically and economically weaker than men and all socio-economic indicators still skewed sharply against them, there is an imperative need to strike at the roots of discrimination against women through a multi pronged research.

Women empowerment is a global issue, and discussion on women's right are at the forefront of many formal and informal campaigns worldwide. The process of empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components.

The basic objective of women empowerment is nothing but understanding of one's potential not only for self development but also for the benefit of the society as whole. Women empowerment is a process of social transformation where women gain control over resource and benefits hence influence decisions.

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This book is basically a research work which gives a vivid account of women empowerment and traces the position of women in a historical perspective reviews the gender ideology behind the status of women and the reasons for subordination of women. This book clarifies the concept of empowerment of women – its varied components and aspects. The following chapters make core of the study—introduction, review of related literature, material and methods, results and discussion, summary, conclusion and recommendations. An exhaustive references and appendix are added features of the work. I hope this will be helpful to the persons engaged and interested in the field of women studies.

No extent of portrayal in word or deed would suffice to adequately express my gratitude personally and professionally to Prof. Neelofer Khan, Director and Head Institute of Home Science University of Kashmir for giving me valuable, encouragement and guidance in carrying out this study. I am also profoundly indebted to Dr. B.A Dabla Professor Department of Sociology University of Kashmir and Dr. Mushtaq Darzi Director IGNOU , Srinagar for giving me all necessary support and guidance in my research work. I shall be failing in my duty if I don't express my debt of gratitude to my parents, father Mohammad Iqbal Shawl and mother Shafiqa Shawl for generating in me a parental interest in higher studies . Also I have received tremendous cooperation from my husband Basharat Shawl and mother in law Rafiqa Begum in the completion of this work. I am also thankful to my friends for their timely and valuable assistance at the time of requirement.

Finally a word of acknowledgement to all those who have contributed directly or indirectly in devising and development of this book.

Shabeena Iqbal Shawl

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Chapter I

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INTRODUCTION

"Empowerment is a term widely used in the context of 'development', particularly, women's development. It is a way of defining, challenging and overcoming barriers in one's life through which the individual increases her ability to shape her life and environment."[1]

Women empowerment cannot be rigidly defined particularly in a situation like ours, where there exists a lot of difference among women in different sectors such as rural versus urban women; women in organized sector versus women in unorganized sector or informal sector; women in Government/Public sector versus those in private sector; educated women versus uneducated women, both in rural and urban sectors; and women belonging to lower level income group versus those belonging to higher income group."[2]

"Empowerment has been conceptualized differently by different writers. However, for all of them the goal of the empowerment process is to address issues relating to women's subordination, inequity and inequality."[3] 'Empowerment can be traced to the theories of Paulo Freire (1972), who put forth the notion of 'conscientization' – a process that would enable the poor to challenge the power structures and gain control over their lives."[4]

In the same Vein, Dandekan (1986) has described,

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"Empowerment as a multifaceted process, which involves four parallel aspects. These are –

- The woman's economic/resource base;
- The public/political arena allowed to her by society;
- Her family structure and the strengths and limitations it imposes on her; and
- Perhaps most important, the psychological/ ideological 'sense' about women in her society, which in turn shapes her own perception of herself and the options she allows herself to consider.4

Bhasin (1992) defines, "Empowerment as a means of recognizing women contribution, helping women fight their own fears, enhancing their self respect, making women economically independent, self reliant, controlling resources like land and property, reducing women's burden of work (especially within the home), creating and strengthening women's groups, organizations and promoting qualities of nurturing, caring, gentleness etc."5

Karl (1995) views, "Empowerment as a continuum of several inter-related and mutually reinforcing components including awareness buildings, capacity and skill development, control and decision making power and action towards gender equality."4

Zippy (1995) defines, "Empowerment as a means for accomplishing community development tasks and can be conceptualized as involving two key elements giving community members the authority to make decisions and choice and facilitating the development of the knowledge and resources necessary to exercise these choices."5

Stein (1997) suggests that empowerment can be studied by partitioning it into measurable components which include psychological aspects (self esteem), behavioural aspects and family relations (autonomy and decision making) and community relations (mobility, participation in community affairs).4

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Radhai (1998) in her empirical study on "The Status of Urban Working Women in Chennai" identified factors which effect empowerment of women in the organized sector. For measurement of empowerment, the following index is used-

EPI = SSI + ESI + DMI + LS
EPI = Empowerment Index
SSI = Social Status Index
ESI = Economic Status Index
DMI = Decision Making Index
LS = Legal Safeguards

DETERMINANTS OF SOCIAL STATUS INDEX

a. Community
b. Type of family
c. Total household income
d. Educational status
e. Occupational status
f. Membership in any social Club

DETERMINANTS OF ECONOMIC STATUS INDEX

a. House owned/rented
b. Educational status given by qualification or years of schooling
c. Income
d. Work experience
e. Whether Income Tax assesses or not
f. Possession of consumer durables
g. Size of family

DECISION MAKING INDEX

a. Whether women is involved in taking household management decision or not
b. Choice of education
c. Choice of employment

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d. Choice of marriage
e. Choice over children's education
f. Role in purchase of consumer durables
g. Purchase of assets
h. In running day to day household affairs
i. In helping friends and relatives

Such a measurement of women empowerment is possible if only the respondents women are educated and employed in any organized sector as it involves basic understanding of their own 'status' and the competence to understand the different dimensions of status such as economic, social, political and legal, all of them help to construct their empowerment index.6

Soni (2001) defines "Empowerment is an active multi-dimensional process which should enable individuals or a group of individuals to realize their full identity and powers in all spheres of life. It would consist of greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, have greater control over the circumstances that influence their lives and free from shackles imposed on them by custom, belief and practice."[7]

"The women empowerment mechanism is easily enumerated on higher literacy and education, better health care for women and her children, higher age at marriage, greater work participation in modernized sector, necessary financial and service support, advancement into higher position of power, better consciousness of their rights, self-reliance, self respect and dignity among women."8

"World Economic Profile of women shows, women represent 50 percent of the population, make up 30 percent of the official labour force, perform 60 percent of all working hours, receive 10 percent of world income, and own even less than 1 percent of the world's property."9

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"Work participation rate, literacy health, and political participation are the globally accepted indication of female empowerment" (Human Development Report 1997). Under work participation, while a movement from unorganized to organized sector is much better, attainment of higher occupational scales reflects improved socio-economic status and hence greater empowerment.10

One of the debatable issues is whether economic participation of women leads to enhancement of her status in family/society. Lalitha Devi made a study of change of status in the family as a result of employment and examined four variables which are important determinants of status within family. They are –

1. Extent of power in decision making in the family;
2. Extent of freedom in spending the family income;
3. Extent of help received in discharging household responsibility;
4. Extent of observation of traditional customs and behaviour which are indicative of subordinate status of women.[11]

Jauhari (1970) studied the status of working women in Lucknow. She found that inspite of social progress and increased education, working women perceived that the society was highly critical of them. Financial difficulties was the most dominant reason for taking up job earning and level of education were not found to be correlated.[12]

Kala Rani in her book entitled, 'Role Conflict in Working Women' talked about the motivations for a job. She named the motives as – engagement for spare time, gross necessity, to supplement husband's income, to escape from domestic chores, ambition for a career, to have independent income, to achieve own status and position, to make use of education and to serve human beings.[13]

The studies have indicated that in all cases it is just not one motivation which works but a constellation of motivations, some more important and some less. The knowledge of motivation for work has an important bearing on the job satisfaction and the role conflict or

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happiness in the life of working women. The in-laws attitude is declining in importance, but husband's attitude is very significant. Husband's positive approach inspite of non-sharing of the household chores, considerably satisfies working women. Thus the levels of economic equality and independence are the real indicators to measure the status of women in any society.

Therefore we can say that empowerment requires a fundamental and dynamic change in the perception of women expectations, from women in society and a scientific and rational understanding of women's problems and needs. Empowerment of women is the prerequisite for a sustainable development of any country.

NEED FOR EMPOWERMENT

The position of women in India, inspite of legislations and policies, continues to be subordinate with all economic and social indicators pointing towards their unequal access to various resources, Viz. health, education, employment, property right etc.

It is a well established statistical fact that participation and involvement of women in productive and promotional activities is very unfavourably disproportional to their total percentage in Indian population. The position of women becomes further adverse due to societal behaviours in terms of denial of access to material resources and deprivation of social resources like education, health, care etc. Much of women's work remains unvalued, undervalued and unrecognized. They share the major burden in human development, but get very little of its benefits.

According to the census of 1991, India's total population is 846.3 million. Out of this, 407.1 million are females and 439.23 millions males. Further, the female literacy rate is only 39.3 percent as compared to 64.1percent for males.

To sum up, we can say that the verb "empower" means to enable. Enabling implies motivating by enhancing personal efficacy. As a

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motivational construct, empower means creating conditions for heightening motivation for task accomplishment through development of a strong sense of personal efficacy.[14]

PERCEPTIONS OF EMPOWERING WOMEN

"Empowering of women pre-supposes a drastic, dynamic and democratic change in the perception of the expectation from women in our society. To help women to attain economic independence is the first pursuit for such a change. When a woman attains economic independence she naturally becomes the mistress of her own body and author of her own decisions."8

After independence the Government of India adopted the Welfare Oriented Approach as far as women's issues were concerned. The Government in different plan documents enunciated the policies advocating women's issues through both Government and voluntary agencies. Some of the important policy guiding documents include– The National Plan of Action for Women (NPA) adopted in 1976 became a guiding document for the development of women till 1988 when a National Perspective Plan for women was formulated. The National Perspective Plan for Women (NPP) was drawn up to facilitate main streaming of women's issues in policies and programmes."8

Also the era of development of women was started with the appointment of a Committee on the status of Women in 1971, which was influenced by the declaration of the year 1975 as the International Year and the Decade of 1975-1985 as the International Women's Decade. Government of India designed the Fifth Five Year Plan (1974–79) for implementing certain policies and programmes to achieve advancement of women and to eliminate discrimination.6

The Sixth Plan (1980-85) was formulated towards equality of women. It was pointed low status of women cannot be raised without opening up opportunities of independent employment and income for them, as such Development of Women and Children in Rural

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Areas (DWCRA) was started. A sixth plan strategy for women's development was three fold–education, employment and health.

In the Seventh Plan (1985-90) the identification and promotion of women in different developmental sectors have been implemented in order to bury them into the main stream of national development. The Central Government's main wage employment programmes are the National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP).

The Eighth Plan (1992–97) made a shift from 'women development' to 'women empowerment'. This had come a long way be way of moving from growth to growth with equity, from bureaucratic delivery of services to people's participation, from economic development to human development and from asset and services endowment to empowerment.

The Ninth Plan (1997-2002) is attempted to shift the focus from household based to community based programmes. Several poverty alleviation programmes through women's organizations at the grassroots level were implemented.6

The Tenth Plan (2002–2001) approved aims at empowering women through translating the recently adopted National Policy for empowerment of women into action and ensuring survival, protection and development of women and children. To fulfill this objective, the following commitments were made during the Tenth plan.

a. To create an environment for the development of women through positive economic and social policies.
b. To provide equal access to participation and decision making in social, political and economic life of the nation.
c. To ensure access to women to health care, quality education, career and vocational guidance, employment, equal reward, occupational health and safety, social security and public office etc.

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d. To build and strengthen partnership with civil society particularly women's organizations. Co-operate and private sector agencies.
e. To strengthen legal system in order to eliminate all forms of discrimination against women.
f. To eliminate all forms of violence against women and the girl child.
g. Mainstreaming a gender perspective into the development process.
h. To change social attitudes as well as community practices by active participation and involvement of both women and men.
i. To allow women to enjoy not only the de–jure but also de–facto rights and fundamental freedom at par with men in all spheres, viz political, economic, social, civil, cultural etc.[14]

NEED AND IMPORTANCE OF THE PRESENT STUDY

Not a single research an "Empowerment of women in Kashmir–A study in Srinagar district" has been undertaken. So the present study aims at examining or assessing empowerment of women in Kashmir in context with parameters like education, employment, decision status of women (within and outside family), social and family relations, various problems faced by women etc. After the completion of this thesis it shall help in identifying the factors which help in empowering women.

STATEMENT OF THE PROBLEM

The problem for the present investigation was titled as "Empowerment of Women in Kashmir–A study in Srinagar District".

SCOPE OF THE STUDY

Empowerment of women is a long drawn issue, receiving much importance during last few years. The main concern in this regard is to bring women out of the boundary of four walls and to widen their role beyond child and family care to the wider aspects of socio-economic and cultural activities of the society.

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OBJECTIVES OF THE PRESENT STUDY

The present study aims at studying empowerment of women in Srinagar District with parameters like education, employment, decision making (within and outside family), social and family relations and various problems faced by women. The main objectives of the study are:-

1. To make an assessment whether education is an important factor for empowering women and if it develops in her the desire for higher status.
2. To find out motivational factors for women's education.
3. To assess whether employment helps women to be economically independent.
4. To ascertain the participation of women in taking decisions within and outside family.
5. To find out the changes in the role and responsibilities (as mother, as wife, as wage earner, as employee etc.) of Kashmiri women in family and society.
6. To make an assessment of problems which women are facing.

HYPOTHESIS OF THE STUDY

In consonance with the aforesaid objectives, the following hypotheses were formulated for verification and confirmation.

1. Education enhances status and is a major step for empowerment of women.
2. Women's work outside home (i.e. employment) is the primary avenue for their empowerment.
3. Economic empowerment or financial difficulties are most dominant reasons for job earnings of women.
4. Working women face more role conflict than non working women.
5. Economic empowerment helps women to take her own decisions.

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6. There is still upper hand of men pertaining to decision making power (within and outside family).

LIMITATIONS OF THE STUDY

1. The study is mainly based both on primary and secondary data. It may be stated that the data presented in tables is the outcome of the field work and the collected data have been used as partial and in aggregate form of percentages to draw inferences in the study.
2. To streamline the research, respondents from different nature of jobs were chosen by random sampling technique.
3. The researcher had to face number of difficulties while collecting data. To meet the working women it was important that the timing should be 1–2 pm only as it was a lunch time. To have interaction with housewives it was much more difficult as they were always busy in their domestic chores. On an average, the researcher could interact with 3–5 respondents per day with an average 25–35 minutes with each respondent.
4. In social research percentage of human error in recording the responses and in tabulation of the data cannot be ruled out.
5. Women from unorganized sector (agriculture) have not been included in the sample.
6. Political participation of women is not included in the study.

OPERATIONAL DEFINITION OF TERMS

The important terms used in this study are contextually defined as the following:

Woman – Woman is the adult human female to family. She assumes multi–faceted roles like daughter, sister, wife, mother, etc.

Working Woman – A married woman who is employed outside the home in full time job were she is guided by rules and regulations of the administration. She therefore is a wage earner to her family.

Non Working Woman – A married women who works within

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home and is not a wage earner.

Primary Data – Primary data is the information which is collected for the first time and thus happens to be original in character.

Secondary Data – The information which has been already collected by someone else and which has already been passed through statistical process.

Education – Education in the present study means a formal and conscious training to acquire knowledge, values, skills, and information in an institutionalized form over a stipulated period as a means to personality development as well as livelihood. The term education is used in this study to refer to those who have had primary schooling and above.

Employment – In the Census of India, the term worker is defined as "a person whose main activity is participation in any economically productive work by his physical or mental activity. Work includes not only actual work but effective supervision and direction of work". Employment, thus, can be understood as economically productive work that involves physical or mental activity or both which is remunerated by wage or salary. Further, it may be either permanent or temporary, having contractual obligation for both parties. In this study employment means any source of income whether private or government which gives monetary benefit.

Gender roles expectation – The gender role of the woman generally include the feminine roles of daughter, daughter–in–law, wife, mother etc.

Mahr – Mahr is the amount paid by bridegroom to bride among Muslims at the time of Nikah ceremony.

Role – It is a pattern of feelings, beliefs, attitudes, values and behaviour that a person in a particular social status is expected to exhibit.

Role Conflict –It is a situation in which an individual is expected to play two or more different roles that involve response that are

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competing or antagonistic and thus causes role conflict. In the present study, role conflict of working women will be studied regarding the roles performed by them within family and outside family.

Dual Role – Multiplicity of roles performed by working women i.e. within family as home manger and outside family as wage earner.

Harassment/molestation – To annoy anyone or unpleasant behaviour towards someone that takes places regularly e.g. threats, offensive remarks etc.

STRUCTURE OF THE STUDY

The study is divided into five chapters: –

- **Introduction**

This chapter deals with the concept of empowerment, followed by perceptions of empowering women. Besides statement of problem, objectives, hypothesis, limitations, definition of important terms used in the study, scope and structure of the study are also laid down.

- **Review of Related Literature**

This chapter is divided into two parts. Part I deals with the historical background of women in India, major theoretical approaches etc. Part II deals with literature available on women and women's empowerment.

- **Materials and Methods**

This chapter deals with selection of the area, sampling, structure of the questionnaire, data source and data analysis.

- **Results and Discussion**

The results obtained from the study are discussed in this chapter.

- **Summary and Conclusions**

This chapter summarizes the major findings of the study. Further it lists the conclusions that emerge from the study. Based on study results, some recommendations have been put forth for empowering women.

In foregoing pages besides introducing the problem under study, objectives and hypothesis were also laid down. Since secondary data

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forms an important documentation of any research study therefore the next chapter is devoted to "Review of Literature" sighted for the study. The review of literature has been divided into two parts as Part I and Part II. Part I pertains to the historical background of women in India; major theoretical approaches (theoretical and methodological issues) and approaches to empowerment. Part II pertains to review of studies pertaining to empowerment of women.

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Chapter II

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REVIEW OF THE RELATED LITERATURE

PART - I

As defined in the report of the National Committee on the Status of Women in India (1974), Status refers to a position in a social system or sub-system which is distinguishable from and at the same time related to other positions through its designated rights and obligations. The knowledge about the status of any section of the society may be obtained through it's 'roles' patterns and their importance as well as the consequently achieved privilege and symbols of specific respect.16

One way to judge the state of a nation is to study the status of its women. In reality the status of women represents the standard of culture of any age. The social status of the women of a country symbolizes the social spirit of the age.17 However, to draw a conclusion about the position of women is a difficult and complicated problem. It is, therefore, necessary to trace this position in the historical perspective. In the course of Indian history from pre-historic to modern times, there were distinct stages of the rise and fall in the status and role of women.

The recorded evidence found in the same period and in the same province have expressed opposite views about the worth, nature and importance of women. According to one school, a woman is the best gift of God to man. She brings prosperity when she is properly treated and respected and is called Lakshmi, the Goddess of wealth and prosperity. The second school of thought holds the view that the best way to reach God is to avoid women.17 Sarge Agastya says, "Women combine the fickleness of the lightning, the sharpness of a weapon and the swiftness of the eagle.18 Altekar says that to ascertain the position of women in Hindu society, one should study the position of women in Hindu society under different circumstances, like normal (in peace time) and abnormal (in war time). During wars, the attitude

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of the society towards women was very unsympathetic, particularly if the women had the misfortune of falling into the hands of the enemies. They found it impossible to get re–admitted into their family and society. A study of ancient literature reveals that even during peace time the position of women was not very satisfactory. The status of women was considered to be equal to that of the Sudras and killing of women was also not considered as a disgraceful act.18

1.1 HISTORICAL BACKGROUND OF WOMEN IN INDIA

For the purpose of depicting a brief history of the changing position and role of women in India five broad categories are considered. These are –

a) 2500 B.C. to 1500 B.C. Vedic period
b) 1500 B.C. to 500 B. C. Post Vedic period
c) 500 B.C. to 500 A.D. Smrite period/Pre-Islamic Period
d) 500 A.D. to 1800 A.D. Islamic period
e) 1800 A.D. to 1947 A.D. British Period/ Unrestrain period
f) From 1947 A.D. Onwards–Contemporary period.

The term 'role' is defined as a prescription for inter-personal behaviour which is associated with particular socially recognized categories of persons such categories are referred to as position.19

THE VEDIC PERIOD

The Vedic period can be called the Golden Age regarding the status of Indian women, because in this period they enjoyed high status. From the study of Vedic literature, it is revealed as Kapadia has written that although due to the practice of patriarchal family system, the birth of a son was given more importance but still, daughters were given all the facilities equal to sons. There was no discrimination between the son and daughter regarding education.16

The marriages of girls used to take place at the age of understanding i.e. between 14 to 17 years and that too with their

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consent. Pre-puberty marriages were unknown as there were Swayamvara marriages where women were given the chance of selecting their partners. There were also many instances of love marriages.18

Ordinarily, a daughter did not have any right to hold, acquire or dispose of property. This means that she did not enjoy any legal status in the Rigvedic times. But the unmarried daughter who stayed on in her father's house got a share of his property. She could not claim a share in her brother's property as it is clearly laid down in the Rigvedic that, "A son born of the body does not transfer wealth to sister. Married daughters could inherit their father's property only in absence of brothers."20

The Vedic period was male dominated and patriarchal but on the other hand women was honoured and her social status was not only of a having wife but also of a loving mother.20

Post-Vedic Period

(The Age of Later Samhetas, Brahmanas and Upanashads]

During this period there were perceptible changes in the women's status due to various reasons, among which the most important was denial of education. Girls were not allowed for higher education as a result, there appeared a tendency to curtail the religious rights and privileges of women in general.

The daughters could only succeed that property if she were a widow or in default of the son, grandson, great grandson. But in normal circumstances, she could get one-fourth share of the property.

There were gradual changes in the position of women in this period. Women were not allowed to participate in the performances of sacrificial ceremonies. The position of widows became more pitiable. The two great epics–The Ramayana and the Mahabharata, present a galaxy of great women of Bhantadesa–Sita, Kausalya, Drupadi, Kunti are some of the noblest figures who are perfect

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embodiments of Indian womanhood. The custom of Sati came into existence, widow's remarriage was prohibited.[21]

SMRITI PERIOD/PRE-ISLAMIC PERIOD

Altekar says that the period between 500 A.D. to 1800 A.D. was one of progressive deterioration in the position of woman. The only good thing that developed during this period was the recognition of certain proprietary rights for women.18

As far as the status of women is concerned, during this period it kept on decreasing. In marriage the customs of daughter's donation (Kanya-daan) to the bridegroom selected by her father came into practice. Age of marriage was fixed before puberty. In the Manu code wife's faithfulness to her husband was greatly emphasized. The custom of 'Purdah' came into practice during this period.16

ISLAMIC PERIOD

In the Muslim period the position of women further deteriorated. Women faced number of hardships and cruelty due to evil practices like child marriage, purdah system, sati, widowhood, prostitution and devadasi system. Education of girls was almost finished and age of girl's marriage lowered down to four years. Sati system was on its peak.20

From time to time, protestant movements like Buddhism, Jainism, Vaishnavism and Sikhism made sincere efforts to improve status of women. They too regarded women as mothers and wives but necessarily inferior to men. Buddhism considered male monks as superior to nuns. Bhakti movement played an important role in raising the status of women by allowing them to seek spiritual solace independently. Ideals of humanity and equality encouraged the women to adopt the 'Bhakti Mang' for achieving the God, the ultimate object of life. Consequently many women saints also became famous as religious leaders out of whom Meera Bai, Janana Bai and Mukta Bai are specifically mentionable.16

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In the history of India, the 18th century was a period of all-round decline. It was the darkish period so far as women were concerned. Political decay following the disruption of the Mughal Empire and disorder due to the advent of various European powers, combined with fossilized customs, tradition, superstition and irrational bigotry, received the mention. They did not enjoy a separate world of their own. They were totally and forcefully subjected to male superiority physically and intellectually.22

BRITISH PERIOD (CHRISTIAN PERIOD)

In the latter half of the 18th century, when the British came to India, women's status had dropped to the lowest level. It was the worst period in the history of the country because of child marriages and sati system, etc. A. L. De'Souza says, "Women were denied equal rights in marital, family, social, educational, economic and political fields. They were assigned a subordinate status. The marriage deals, powers and authority exercised by the joint family and caste system, combined with illiteracy, age, old traditions, seclusion within the four walls of the house made it difficult for them to seek fuller personality development. They had scant personal identity and few rights."23

According to Dube, "This deterioration in the status of women brought about a number of consequences. To quote his own words, with these changes in the status of women it was inevitable that their character and personalities should also be affected. The uneducated were considered on a level with Shudras, married before their characters were fully developed, transferred from the long and sympathetic atmosphere of the parent's house to the house of the parents in law. They were more like puppets which move when someone else pulls the strings than individual human beings with minds of their own."24

The reasons that were responsible for the deterioration of the

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status of women in India were (1) Patriarchal joint family system, (2) Polygamy and the Sati system (3) Enforcement widowhood, Denial of the right to divorce and right to remarry after widowhood (4) Child marriage and the Purdah system.20

The British rule, tried to check all these evil practices and unified the country as a whole and were liberal in their thinking. Every possible attempt was made towards women's emancipation. The revolutionary changes bought about by the British during its rule in India deserve mention. The first was the abolition of sati by law on humanitarian grounds. It was on 4th December 1829, when the British passed the famous resolution by which sati was made a crime of culpable homicide punishable with fine, imprisonment or both. Raja Ram Mohan Roy represented the opinion of the enlightened India and he pleaded for the confirmation of the Act and adduced arguments to show that sati practice had no religious sanction.21

The British regime further advanced in the field of education and occupation. They passed the Widow Remarriage Act 1856, Civil Marriage Restraint Act 1929 and Indian Government Act 1935 etc. Thus the effort was made to raise the status of women through social legislations. As a result of it the women got emancipated from the pain of economic, social, familial and political disabilities.16

The familial, social and legal position of Hindu women was greatly improved during British period as compared to Muslim period. During India's struggle for independence thousands of women took part under the leadership of Mahatma Gandhi like Sarojini Naidu, Vijayalaxmi Pandit and Kasturba Gandhi were the unique women personalities.21

CONTEMPORARY MODERN PERIOD

Due to the principles of democracy based on liberty, a women's role began to change towards greater emancipation from man's domination.20

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The Constitution of the Indian Republic has incorporated in its objectives the Principle of Equality and has ushered the Indian women-folk into a new era. It has also proclaimed the equality of men and women in all domains of life. In Article 15 of the Constitution it is mentioned that, 'The state shall not discriminate against any citizen only on the ground of religion, caste, sex, place of birth or any of them'. An Article 16 expressly provides, 'There shall be equality of opportunity for all citizens in matters relating to employment or appointment to any office under the state'. Under Article 325 and 326 women are not only given voting rights but also the right to stand for elections. Article 39 provides, 'Equal pay for equal work irrespective of sex.' The modern Indian legislations have established the position of the woman by offering the same rights, opportunities, and openings which men have.20

The different plans, programmes and policies have laid emphasis on women empowerment by raising the economic participation of women to match with that of men. The committees of the status of women were appointed as early as 1976 and a national commission for women was appointed. The Directive Principle of State Policy also states that the state shall direct this policy towards ensuring equal pay for equal work for both men and women. To safeguard women rights and prevent their exploitation the government has enacted number of women specific and women related acts such as Child Marriage Restraint Act of 1951, the Special Marriage Act of 1954 (Amended 1984), the Hindu Succession Act of 1856, the Superstition of Immoral Traffic in Women and Girls Act, 1956 (later amended in 1976 and 1986), the Dowry Prohibition Act of 1961, the Maternity Benefit act of 1966 (amended 1976), Medical Termination of Pregnancy Act of 1971, the Equal Remuneration Act of 1976 (Amended 1984), the Indian Evidence Act 1983, Family Court Act 1984, Indecent Representation of Women against Prohibition act 1987, Indian Marriage Act 1995 (Amended 1996), the New Bill 2001 for

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Protecting Women Against Violence etc. In the 6th Five Year Plan emphasis was laid on raising the employment status of women. The 7th Plan emphasized the need for Human Resource Development in Women. The 8th Plan aimed at enabling women to function as equal partners and implement social legislation for women effectively. The 9th Plan identified improvement of woman as an objective.25

Apart from these there are a number of UN Milestones in the advancement of Women. These are –

1945 The Preamble to the United Nation Chapter reaffirms "faith in fundamental human rights .... in the equal rights of men and women". During the first General Assembly held in San Francisco female delegates demanded special attention for women's issues. This Economic and Social Council (ECOSOC) established a Sub – Commission of the Commission on Human Rights on the States of Women.

1946 The United Nation Sub Commission on the Status of Women becomes a full Commission. Its mandate is to promote women's political, economic and social rights.

1948 The Universal Declaration of Human Rights opposes discrimination against women in Article 2: "Everyone is entitled to all the rights and freedoms set forth in this Declaration without distinction of any kind such as race, color, sex...."

1949 The Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of Others is adopted by the General Assembly.

1951 The International Labour Organization (ILO) adopts the Convention Concerning Equal Remuneration for Men and Women Workers for Work of Equal Value.

1952 The International Convention on the Political Rights of Women is the first global endorsement of equal political rights under the law, including the right to vote.

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1954 The United Nation General Assembly recognizes that women are, "subject to ancient laws, customs and practices!" inconsistent with the Universal declaration on Human Rights and calls on governments to abolish them.

1955 The International Labour Organization (ILO) issues a Convention on Maternity Protection.

1957 The Convention on the Nationality of Married Women is adopted, granting women the right to retain or change their nationalities regardless of their husband's actions.

1960 The ILO Convention concerning Discrimination in Respect to Employment and Occupation is adopted. UNESCO adopts the Convention against Discrimination in Education.

1962 The Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages is adopted to ensure by national legislation, equal rights for both spouses.

1963 The United Nation General Assembly recognizes the dimensions of violations of Women's rights and calls for a Declaration on the Elimination of All Forms of Discrimination against Women (CEDAW).

1966 The United Nation Commission on the status of Women submits the first draft of the anti-discrimination Declaration. The General assembly adopts the International Covenant on Civil and Political Rights (and the protocol on the Abolition of Capital Punishment), as well as the Covenant on Economic, social and Cultural Rights which calls for increased participation of women in public life, equal pay for equal work and the right to promotion.

1967 The General Assembly adopts the Declaration on the "Elimination of all forms of Discrimination against Women" to ensure the universal recognition in-law and in fact of the principle of equality of men and women.

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1968 The Economic and Social Council of the United Nation initiates a reporting system on implementation of the provisions for the Declaration by Governments.

1970 The General Assembly adopts its first resolution urging equal employment opportunities for women in the United Nation Secretariat.

1975 International Women's Year is celebrated throughout the world with events at the local, regional and international levels. Activities promote recognition of women's contribution to society and equal rights. The first World Conference on Women was held in Mexico City. The final Plan of Action calls for the preparation and adaptation of an international convention against all forms of sex discrimination and recommends procedures for its implementation. The General Assembly proclaims the first Decade for Women: Equality, Development and Peace. The UN Decade for Women (1975-1985) officially paves the way for a wide range of actions to improve women's status.

1976 The United Nation Voluntary Fund for Women is established to make financial resources available to further development projects aimed at women in developing countries. The UN International Research and Training Institute for the Advancement of Women (INSTRAW) is established by the General Assembly with a mandate to support the fuller participation of women in the economic, social and political spheres.

1979 The General Assembly adopts the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) which defines discrimination against women as any distinction made on the bases of sex which impairs women's equal enjoyment of fundamental rights.

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1980 The Second World Conference on Women was held in Copenhagen to review progress made in the first half of the Decade on Women. It adopts a Programme of Action.

1981 CEDAW enters into force with the required ratification by 20 countries.

1985 The Third World Conference on Women was held in Nairobi at the end of the United Nations Decade for women. The Nairobi Forward–Looking Strategies called for increased participation's of women as equal partners with men in all political, social and economic fields, including their full access to education and training.

The United Nations Voluntary Fund for the United Nations Decade for Women becomes a permanent and autonomous organization in association with United Nations Development Programme (UNDP) and is renamed the United Nations Development Fund for Women (UNIFEM). It funds innovative development activities to benefit women especially in rural areas of developing countries.

1986 First World Survey on the Role of Women in Development is published by the United Nations.

1988 The Branch for the Advancement of Women is raised to the status of Division, becoming the Central United Nations unit on Women's issues.

1990 The Commission on the Status of Women reviews implementations of the Nairobi Forward–Looking Strategies and recommends convening the Forth World Conference on Women.

1990-1995 The system wide Medium-term Plan for women and Development adopted by the economic and social council in 1998 begins. It identifies ways for promoting the advancement of women both within the United Nations system and through

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the work of the various agencies and offices of the United Nations system.

1991 The World's Women: Trends and Statistics is published, a compilation of data on the situation of Women through the world.

1993 The Declaration on the Elimination of Violence against Women is adopted by the General Assembly. It defines, "Violence against women" as any act of gender-based violence that results in, or is likely to result in physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.

1994 The Commission on Human Rights decides to appoint a special Rapporteur on violence against women. The Special Rapporteur will seek and receive information on violence against women, its causes and consequences from Governments, treaty bodies, specialized agencies, non-government organizations and other bodies and recommend measures to eliminate violence against women.

1995 The Fourth World Conference on Women held in Beijing, reviewed and debated 12 critical areas of concern and adopted a Platform for Action. The UN celebrates its Fiftieth Anniversary with events throughout the year to highlight its achievements, including its contribution to the global Women's' movement.

1996 – 2000 A Second System–Wide Medium–Term Plan for Women and Development was in the pipeline. The plan laid ways of strengthening the work of the United Nation for women's equality, including its own hiring practices, policies and programmes.[26]

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2.2 MAJOR THEORETICAL APPROACHES

In contemporary feminist literature, the word 'women' has been replaced with the term 'gender' as a new category of analysis to assert that much of sexual differentiation which is a social and political construct related to, but not determined by biological sex difference. It (gender) "is seen as a process by which individuals who are born into biological categories of male or female becomes the social categories of men and women through the acquisition of locally defined attributes of masculinity and femininity."27

Gender studies and feminist theory have become significant cognitive enterprises in the last few decades.11 It is appropriate to make conceptual distinction between femaleness, femininity and feminism. The femaleness is the physical and biological distinction between man and women. Such a differentiation is chromosomically shaped and is part of commonality of all living species. Femininity is the social, cultural and psychological transformation of gender as distinctive category bearing social meanings. Such a construction is made possible through institutionalized internalization of values, standardization of norms, structures of patriarchy, styles of life, formation of customs like dowry, widowhood, prostitution, unwed mothers, duality of moral standards, emphasis on virginity, fidelity, religious rituals, notions of purity, pollution and attitudes of preferences and prejudices for and against one gender over another.[11] Feminism is an ideological position which aims at structural and cultural transformation for equality of opportunity for woman and elimination of all social forces which leads to discrimination, oppression and exploitation of women invisible or visible, open or hidden, overt or covert processes and patterns.11

THEORETICAL AND METHODOLOGICAL ISSUES

Feminism, as an ideology has several theoretical positions. As an ideology, the focus of feminism is on empowerment of women,

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their emancipation, creation of equality, elimination of oppression and discrimination.[28] There are various ways to categorize feminist theories. The basis for each categorization is different. From one perspective the categorization is as under:

- Oppositional Epistemic Orientation
- Activist Orientation
- Reflexive Orientation
- Cognitivistic Interpretive[11]

OPPOSITIONAL EPISTEMIC ORIENTATION

Feminist theory is a self-conscious reaction to overwhelming masculinity of privileged and historically dominant knowledge. The academics and cognitive constructions are located in man's world of experience, as he has experienced reality and as his definition of problematic meanings of the words are derived from the structure of language. Every word gets its meaning in articulation with language which thus structures our ideologies.11 Understanding of women at certain level of depth necessitates use of biographical and case study method. Representation of women in.oral and living traditions, pictures, paintings, media, design of kitchen, their dresses, can be analyzed through context analysis, ideal-typical construction and comparative methods.11

ACTIVIST ORIENTATION

The activist orientation in feminist theory is a response to political aims and objectives of feminist struggle which is part of action programme and activities. There are women eco-feminists who work for poor, illiterate, tribal and rural women. There are NGO's and other women organisations who focus on generality of feminist issues.

REFLEXIVE ORIENTATION

The reflexive orientation revolts against all those institutions, ideas, ideologies and idioms which suppresses, suffocate, subordinate

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and make women suffer.

COGNITIVISTIC INTERPRETIVE

The cognitivistic interpretive feminist theory provides a framework based on gender (female) as a theoretical scheme for the analysis of society in its generality as well as its components. It takes into account feminist perspective for the analysis of power, inequality, family, religion and existential basis of knowledge.11

IDEOLOGICAL DIMENSIONS

There are different dimensions of woman's oppression and her emancipation identified by women activists and scholars, which are, in fact, conflicting ideological streams found in feminist literature. The major ideological positions are liberal, radical, socialist and Marxist feminism.29

LIBERAL FEMINISM

The main argument of liberal feminism is women are rational individuals who deserve equal freedom and equal rights like men. Mary Wollstonecraft in her book, "A Vindication of the Rights of Women" argues that women are first of all human beings and not mere sexual beings.30 Another liberal feminist, J. S. Mill maintain that women is discriminated against as she is not given opportunity to pursue her individual interests because of formal (legal) and informal (social) barriers whereas man is relatively free to choose and act. Both Wollstonecraft and Mill dismiss intellectual and moral differences between man and woman and demand equality of opportunity for her. Their main emphasis is on civil rights and right to education and employment.29

Liberal feminism wants absence of discrimination in law against women and also the use of law to make any kind of discrimination against women. Liberal feminist perspective has been criticized particularly by radical feminists. 29

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RADICAL FEMINISM

Radical feminism does not believe that lack of political and civil rights (like liberals) or presence of class society (like Marxists) is the cause of women's oppression. Its focus is on sexism and patriarchy which is the base of all oppression of women in the society.31

Origin of the women's oppression is seen in the weakness caused by child bearing which made women dependent on men for physical survival.29

SOCIALIST FEMINISM

According to the socialist feminists the subordination and powerlessness of women in society are implanted in four basic structures. Production, reproduction, sexuality and socialization of children. A group of socialist feminists further propose that oppression of woman is due to unpaid domestic work in which they are engaged.29

MARXIST FEMINISM

Marxist feminism has derived its ideology from Marxist analysis of class. The concepts of private property, surplus value, production, wage labour etc. have been used as tools to understand woman's oppression. According to Marxist feminists, economic independence and ownership of means of production by women would bring them at par with men.29

The common thing among all the trends of feminism is their recognition that there is social and economic oppression of women and that this state of affairs is unjustified and must be changed.

APPROACHES TO EMPOWERMENT

In developing countries, particularly over the past two decades, numerous policies, programmes and projects designed to encourage women's participation in developmental activities have been implemented. Moser (1989) identifies five broad ideological approaches under the fabric of Women in Development (WID) each

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with its own implications for development policy and practice. The term women in development are used to describe a variety of planning approaches, which are based on different analysis of women situations in development practice. There are five factors on approaches in WID. They are – The welfare approach, the equity approach, the anti-poverty approach, the efficiency approach and the empowerment approach.[32]

THE WELFARE APPROACH

The Welfare Approach is oldest and dates back to 1950's. It is used on assumptions that women are passive recipients of development, motherhood is the most important role for women in societing and child bearing is the most effective role for women in all aspects of economic development. Thus welfare approach sees women as family centered and their roles therein. The underlying rationale behind the approach is to protect and support women's home making and reproductive roles by provisions of support services of health, nutrition, childcare, etc.33

THE EQUITY APPROACH

The Equity Approach dates from the mid 1970's and was introduced in the United Nation Decade for Women. The purpose of this approach was to gain equality for women in all spheres of life. This approach recognizes that women are active participants in the development process. It acknowledges that women need to be brought into the development process through access to employment and the market.32

THE ANTI-POVERTY APPROACH

This approach aimed at increasing productivity of women and stressed that the inequalities between men and women were linked to poverty and not simply the subordination of one sex by a more powerful other. This approach aims to increase the employment and income generating options through better access to productive resources.32

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THE EFFICIENCY APPROACH

In the Efficiency Approach, the emphasis has shifted from women towards development on the assumption that increased participation of women is automatically linked with increased equity. Efficiency approach relies heavily on the elasticity of women's labour in both the reproductive and community managing roles and only meets practical gender needs at the cost of longer working hours and increased unpaid work.32 It thus meets the practical gender needs while recognizing her triple roles–productive, production and community management.33

THE EMPOWERMENT APPROACH

The origin of this approach lies in the grassroots organizational experience and feminist writings of women from the developing world. It describes empowerment as increasing the capacity of women to develop their self-reliance in order to identify problems, development and change. While recognizing the fact that women's subordination lies in the family, it emphasizes the fact that women experience oppression differently according to their race, class, colonial history and current position in international economic order. The word 'empowerment' has become popular in development and social change and refers to the form of processes which leads to participation.32

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Table 2.1.

Perspectives of Women in Development

Project Goal/ Approach	Concepts		Examples of Types of Developmental Intervention
	Concepts of the Problem	Concepts of the Solution	
Welfare	• Women's poverty • Women's special needs • Women as vulnerable group • Women's lower socio-economic status	• Provision of support services of health, nutrition, child care, etc.	• Built maternity clinics • Health clinics • Immunization • Health education • Nutrition education
Anti-poverty	• Women as under-employed • Unproductive • Dependent • Lacking in productive skills	• Promote self-reliance and inter-dependence • Provide productive skills, encourage women's productive enterprise	• Income generating projects for women • Soap making, candle and incense stick making, tailoring etc.
Efficiency	• Women as previously over-looked resource in development planning • Women as under-development human capital	• Identify actual productive roles of women, support women with skills training and improved technology • Invest in previously over-looked resource	• Integration of women in development planning • Main-streaming of women's development • Extension advice for women • Appropriate technology for women's increased access to factors of production
Equality	• Structure of in-equality • Discrimination against women in schooling, credit, employment, access to land etc.	• Equality of opportunity for women in schooling, access to the factors of production	• Affirmative action to promote equal opportunity • Revise develop-mental planning for women's equality and participation • Beneficiaries in development process
Empower-ment	• Unequal gender power relations • The patriarchal resistance	• Conscientization • Mobilization • Solidarity • Collective action	• Grass-root projects, support for women' collective action projects i.e. self help groups • Concerned with democratization and political action

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REVIEW OF THE RELATED LITERATURE

PART – II

Women empowerment is an essential component for the overall development of a country. With the result, women's issues have attracted the attention of social scientists researches, planners and the policy makers all over the globe. Women's studies has developed as an important area of social research today. This field of research intends to look into the life situations of women, their problems and their roles and statuses in the present societies. Since the International Year of Women in 1975, the women studies area has grown enormously. There are number of studies on women empowerment that have been done at national and international levels which adequately favour the statement of empowering women. The literature in this area is too voluminous and it was difficult to review it completely hence, I have attempted, here to review some major studies on women.

Desai (1957) study finds that educated women consider self respect and development of personality as necessary goals of life. His study reveals that women achieve personal status, independent recognition, self confidence and changed outlook with employment.[34]

Hate's (1969) study, "Changing Status of Women in Post Independence India" analyses the different factors that are responsible for the changes in the position of women. Hate shows that women working in higher position are found in larger number in socialist countries than in democratic nations like India, the U.K. and Japan. This study concludes that women enjoy equality in only theory. In practice, they face many discrimination and their dual roles are hardly recognized to their advantage.[35]

Mehta (1970) in her study "The Western Educated Hindu Women" examines the impact of western education and alien

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influences on Indian society. This study shows that because of the emergence of new values there is awareness among Indian women that the past must be harmonized with the present.[36]

A study "Women and Employment" by Ranade and Ramachandran (1970) concludes that majority of respondents of their study preferred full time jobs in relation to part time jobs because of inadequate pay. More over, they also wanted to continue working. The study also finds that employed women suffer role strains, sentiments, pressure and work tension when they have to leave their learning children with others.[37]

The study conducted by Srivastava (1972) on "Employment of Educated Married Women: Its Causes and Consequences with reference to Chandigarh" examines the changing attitudes of educated married women. This study finds that working women develop a sense of guilt. This is mainly due to realization of the fact that proper and all round development of children need constant attention and physical presence of mothers. This study provides evidences to prove that working women have relatively more liberal and permissive attitude towards their children than non working mothers.[38]

Sakhare (1975) tried to study the influence of women's education on opinion and behaviour regarding their families. Results revealed majority of women with higher educational status hold marriage as a matter of obligation but refer to marriage age of girls only in between +12 to +25 both in opinion and behaviour.[39]

Kala Rani (1976) study "Role Conflict in Working Women" shows that majority of respondents succeeded in maintaining an adequate balance between two roles to their satisfaction. This study states that inability to reconcile the two roles, ill health and inflexible attitude of family members, unfriendly behaviour of colleagues and lack of support from their husbands are the main causes of role conflict among working women. This study concludes that working women can successfully perform their dual roles if they get strong emotional

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support and help in the household tasks from their husbands and other family members.[13]

A study, "Indian Women Today", by Khanna and Verghese (1978) examines various aspects of the lives of educated working and non working women. This study points out that employment outside the home represents a major role innovation for married women. This study indicates some change in the traditional norms that govern the man–woman division of role responsibilities that resulted in the emergence of the egalitarian authority pattern. This study further finds that education and economic independence are the two important factors that help women to enjoy their rights. This study also reveals that women from lower strata take up employment purely for economic reasons. Women from upper strata, whereas, accept jobs for economic and for socio psychological reasons also.[40]

Halehan and Gilbert (1979) carried out a study on inter role conflict experienced by career and non – career oriented working women. The purpose of the study was to find out the correlates of role conflict and contribute stress among working women with children. Data were collected through role conflict questionnaires from married and working women. The results found that variations in spouse support, work commitment and the nature of job situations contributed to the extent to which married working women with children experience role conflict. The job group reported much less satisfaction from their work roles from their family roles.[41]

Dhillion (1981) conducted a study of Role Conflict among working women. The objectives of the study were to find out the nature and extent of Role Conflict faced by working women and to delineate the socio–economic factors affecting the Role Conflict. The study revealed the problem of Role Conflict in working women and identified the factor which helped or hindered the performance of home role and job role. A number of problems faced by working

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women were also observed which indirectly affected the performance of dual role.[42]

Jan Curie (1982) studied the influence of sex factor in occupational aspirations of Western Australian male and female high school students. The finding showed that most of the male and female students clustered into occupation that were traditionally seen as sex stereotyped but, there was significant overlap in the occupation chosen by males and females. The three occupations chosen most often by females were teaching, nursing, and therapy and those by males were teaching, accounting and engineering. Occupational features which females selected involved the characteristics of helping others and working with people, while males more often selected features which would provide high income, prestige and freedom from close supervision.[43]

Frommer (1986) carried out a study on Australian government employees to work out systolic blood pressure (SBP) in relation to occupation and perceived work stress. Data were collected through a questionnaire. The study revealed that there was an association between systolic blood pressure and occupation. It was also found that age, occupation and level of perceived stress arising from financial problems were significantly related with systolic blood pressure.[44]

Mckenry et.al. (1987) surveyed 150 rural employed mothers to determine family and job predictor of satisfaction with the dual work role. Data were collected in respect of expectation of working, education, support for working from significant others, job satisfaction, reasons for working, autonomy and sex role modernity. The findings of the study suggested that saliency of job satisfaction variables in determining role satisfaction among this group as opposed to hypothesized group. The results were discussed in relation to the importance of employment outside the home to life satisfaction, particularly for mothers of older children. It was also found that a

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women experienced problems in dual role since household responsibilities and child care had greatly diminished during that time.[45]

A study conducted by Devi (1987) "Women, Education, Employment, Family and Living" points out that, education and employment have changed the lives of women, their attitudes and thinking. Consequently they have become modern. Their husbands, however, have remained traditional. Hence the interpersonal relations between couples in dual career families have remained unchanged to the extent of being almost the same.[46]

Satnum Kaur (1987) in a study attempted to examine the impact of outside work on Indian women. The data used in this study was collected from 105 women in rural areas of Haryana State. The focus of the study was role conflict. The study measured such variables as effects of age, health, job motivation, husband's personality, age of youngest child, and family income. The study confirmed that there was considerable and widespread role conflict in the lives of these rural womenfolk. Women with advanced years with ill health underwent greater role conflict in comparison to younger women of good health. Role conflict was also a function of spousal personality. If the husband was cooperative and appreciated the complex and conflicting occupations of rural housewives, there was a considerable reduction in the experience of the role conflict. Another important factor was family income. Higher family income did lessen the role tension of rural women, although higher income was not a necessary safeguard against role conflict. The study confirmed that the majority of the rural women were deeply motivated for non domestic job although opportunities available were very few. The study concluded that most of the respondents could function with out any experience of great difficulty, although role conflict was positively prevalent in their day to day lives.[47]

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A comparative study by Pushpa Sinha (1988) in Patna of working women i.e. teacher of schools and colleges and non working women i.e., house wives of school and college teachers with reference to their role conflict arising out of the occupancy of single or double roles. The sample consisted of 280 mothers out of which 140 served as the control group i.e. the non working group. The tool used was a questionnaire. The main findings of the study revealed that working housewives experience greater role conflict than non working housewives. The comparison was conducted on a four sub scales of Role Conflict Inventory (RCI). Proper family care, grievances of family members, intra individual conflict and attitude towards job was also studied. The results indicated significant difference between the non working and the working wives on all four measures.

The working women had more conflict in family due to their inadequate care of the children, husband and other family members. Being teachers, they had to look after family as well as the teaching works. Non working wives were in a better position to manage themselves as they had only family roles which were more or less homogenous and to some extent complementary to each other. The working housewives were also unable to meet the demands of their pupils, principal, office staff etc. Thus, result predicated that working women due to their job obligation failed to extend proper care and attention to husband, children and household activities.

A second significant difference between these two groups was found in relation to the grievances of the family members. The grievances as perceived by the working group from their children, husband and other family members arose out of inadequate care to them as compared to non working group. The non working wives who spend their day in household management left less room for grievances against them. But those who were working housewives could not prepare lunch in time or wait for their husbands at lunch or

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receive their children when they returned home. Also they felt exhausted after returning from work.

Thirdly working and non working groups again significantly differed from each other in the context of intra individual conflict. The result indicated that the working wives had more intra individual conflict than non working wives. The working wives, who were more educated and rational experience more conflict when they felt that their husband, children and family member's deemphasize the importance of their jobs and seek traditional services from them.

Fourth significant difference between the two groups was with respect to attitude towards job. The result revealed that husband of working wives had reported more negative and unfavourable attitude towards their wives employment.[48]

Rama (1989) in his study "Women, Work and Marriage in Urban India" examines the role and significance of work and marriages in the lives of urban women. This study reveals that a majority of respondents have given economic need as the reason for their employment. However, other factors like career ambition, self actualization, utilization of education etc. also motivate women to take up jobs. This study indicates a change in the attitude of men in relation to their wives participation in the labour market and the decision making process at home. This study however, reveals no change in the sharing of household work by husbands. The important conclusion of this study is as long as the religious values and training, a discriminatory economic system and a biased legal system will nourish and sustain patriarchy remain unchanged, the gender–based stratification and male superiority will continue.[49]

A study by Khanhere (1989), "Differential Socialization of Boys and Girls: A Study of Lower Socio–Economic Households among Gujarathi Caste/Communities in Ahmedabad", finds that teenage boys and girls were socialized differently for different ends. Girls were restricted to home and household activities. Marriage was made an

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ultimate goal in their lives and they were trained basically, for life in the in – laws house. On the contrary, boys were compelled to study failing which they were encouraged to take up jobs or to assist parents in the family economic activity, if any.[50]

Hamilton (1990) conducted research to identify combinations of variables that most affect well being among employed women. Data were collected from a national sample of married employed women representing dual employed families. A hypothesized model of stress, and coping process examined the influence of situational demands on mediators well being. Job and family strain as well as coping strategies and coping resources were proposed to mediate between situational demands. Results of the study suggested that both role strain and coping resources mediated the stressor effects of situational demands on well being.[51]

Sidramashettar's (1991) research paper, "Employment of Wife and Domestic Power Structure", reveals that economic status of the wife as a wage earner and contributor to the family budget enables her to have a say in the decision making process of the family. She argues that if power is the ability to carry out one's will in the face of opposition and then employment of women has definitely reinforced that ability.[52]

In the study "Working Women in Kashmir", Dabla (1991) probes into the impact of gainful employment on the attitude and lives of educated women. This study finds a significant change that has occurred in the attitudes of working women in Kashmir towards life. It shows that working women of Kashmir have increasingly adopted new kinds of activities, hobbies and means of entertainment. This study also observes that employment provides women at least some degree of economic independence. [53]

Mathur (1992) in her study "Women, Family and Work" examines the motivational factors for women's employment and the problems of role conflict. The ways in which employed women can

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strike a balance between their dual roles were also looked into. This study finds that supplementing family income is the most important motive for women to work; other important reasons for women employment in order of preference are social affiliation; enhancing esteem; having security and achieving self fulfillment. Findings also reported that the decision making power of a women is a function of women's ability to balance between their dual roles. Hence, their success depends on how better they please their husbands and other family members with dual roles. This study further reveals that working women face problems more or less due to their roles depending on the extent to which they participate in these roles.[54]

A study by Dr. B.R. Mishra (1992) on "Changing Frontiers of Values: of a study of Educated Schedule Caste Girls. The study was covered on 104 SC girls who were studying in Postgraduate colleges. A questionnaire was used and three values viz marriage, family and culture were used to evaluate the changing frontiers of educated SC girls. Study depicted that majority of girls had an urge for inter caste marriage but it was not in much practice due to lack of favourable social environment and also due to prevailing deep rooted traditions and taboos of endogamous marriage patterns. Girls preferred those life partners who had adjusting temperament and would prefer to live a life of their choice with full liberty and freedom. Majority of educated schedule caste girls preferred small families and family planning programmes. The standard of living and dress pattern were also under changing form. Superstitious tendencies, old taboos, magical acts and mythological belief were all going away from the SC girls community. Exchange of cultural ideas, behaviour and cultural integration were visible in the sample. Folk arts, deep rooted traditional values, old concept of prestige, honour and esteem and the identity of elders in family were present in the sample.[55]

A study by Anupama Singh (1992) on "Changing Indian Women:

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A study of Urban Bihar. The study seeked to examine women's views on some major social issues like caste system, intercaste and inter religious marriage, dowry, divorce, equal status of husband and wife, observance of religious rituals, awareness of media, adoption of fashion etc. The study was conducted on 200 respondents through purposive sampling using interview schedule. Results deputed that majority of women felt that women were not treated equally with men in real life and were against caste system and dowry system. Though there was positive relationship between education and age of women and views on dowry system. Majority of women did not consider divorce as harmful, less educated women favoured mate selection by parents whereas more educated women favoured inter religious marriage. Women of all educational levels, age groups were performing religious practices sometimes but were not much orthodox or superstitious. Radio–listening, watching movies and viewing television was popular among them. Thus results revealed that women having higher education and of younger age were more likely to change than their less educated or older counterpart. Thus education and age of women are important variables which affect women's attitude on change.[56]

Dr. Pramod et.al (1992) studied "Occupational Mobility in Indian Women. The study examined the shifts in employment structure of women and their impact on the social status in India. The study was based mainly on the secondary data taken from 1971 and 1981 censuses and other official publications. Study revealed that the participation rate of women was quite low, although in the last decade it had registered a definite improvement both in rural and urban areas. Thus women have not been brought into the main stream of the life and development process in the country. Secondly an overwhelming majority of female workers was engaged in the primary sector. They were illiterate, unorganised and their wages continued to be low.

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Thirdly, there was a definite although slow shift in the employment pattern from the primary to secondary and tertiary sectors. Number and proportion of women workers in professional, technical and administrative jobs is increasing. This reflects the improvement on their educational levels on the one hand and the changing social values on the other.[57]

Srivastava (1992) in her study on "Political Orientation of Rural House Wives" studied randomly 300 illiterate housewives of Uttar Pradesh. The study was based on primary data which was collected using interview schedule containing only eight questions on different political aspects say constitutional right, political intention, caste, politics etc. Data was analysed on marital status, family age, educational standard, age and caste status. Results indicated that rural housewives and their political attitude and behaviour was too backward in politics. Most of the women even did not know what their political rights and authorities were. They had infant socio–political creativity in themselves which needed to be evolved, emerged and encouraged. Rural women favoured feminism which is the root cause of their political unawareness. The study suggested establishing national, state wise and local women organizations meant for their social and political consciousness, promotion and upliftment.[58]

Swarajyalakshmi (1992) in her study "Women at Work" finds that most of the working women have experienced substantial difficulty in managing their dual roles. This study observes that the status of the wife in the family has improved because of employment. However, her husband is still not prepared to relinquish his patriarchal privileges. He wants to control the income of his wife and expects her to give more importance to domestic roles than the job role. This study further, states that a large number of women are not allowed to spend their incomes independently. Whenever the wife tries to exercise a right over her earning she faces clashes. This study revealed that unemployed women are jealous of the independent personality,

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economic independence, freedom and high standard of living of employed women. These non working women are not allowed to secure jobs generally by their husbands or others.[59]

A study by Swarna Latha (1993) in her study "Women's Education and Occupational Aspiration" of the final year female undergraduate students of Sri Venkateswara University, in relation to their socio economic status and their attitude towards equality of women. The method used was descriptive survey and the sample consisted of 819 women students studying in the mixed and single sex colleges of the Sri Venkateswara University of Andhra Pradesh State. The main finding of the study were–A large majority (94.71%) of the women students aspired to go for high academic courses i.e. M.A., M.Sc. which were suitable for salaried employment. This finding reflected the lack of awareness among the women students about the demands of employment market. Simply acquiring degrees in higher education which do not lead to profitable and satisfactory employment caused frustration to the individuals. The occupational aspirations of a vast majority of the respondents (79.37%) were low. Sixty percent of them aspired for either teaching or clerical occupations. These finding showed that the women students were not aware of the demands of the employment market. The possible reasons for their low occupational aspiration could be underestimation of their potentials, fear of success, home career conflict and a perceived split in the role demands of wife/mother and working women. About ninety percent of the women students had a positive attitude towards equality of women. Education which enables one to think critically and objectively seemed to have helped the women students to develop a positive attitude towards the equal status and also equal participation of women in social and economic activities.[60]

Jena's (1993) study "Working Women and Modernization" notes that a majority of women participate in family decision–making and they prefer nuclear families. As this study shows a majority of

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respondents disapproved love marriages, dowry and divorce. This study finds seeking employment and economic independence as important reasons for higher education. A majority of respondents preferred graduation as the desirable level of education for women. Regarding the reasons for taking up employment, this study finds economic reasons as significant. This study also points out that a majority of employed respondents enjoyed equal status in real life situations.[61]

In a study entitled "Women Physicians", Abidi (1993) analyses the role of women physicians and the role conflict faced by them. This study reveals that respondents who were engaged in menial jobs at home have experienced role conflict, but those who were not engaged in such jobs have not faced role conflict and they were happy. This study concludes that role conflict normally arises due to the contradictory expectations of dual roles. Hence, they can be resolved through conformity, compromise and coping mechanism. The study also indicates and positive change in the attitude of husbands regarding the sharing of household work in dual earner families.[62]

Jaiswal's (1993) study "Professional Status of Women: A comparative study of women and men in Science and Technology" finds that the participation of women in highly prestigious occupations is greatly encircled by their economic background. This study reveals that the status of the spouses of respondents in terms of education occupation and earnings is better than that of their own. As this study points out women still appear to be influenced by their family and kinship ties in job selections and matters of promotion as well. It further finds that job satisfaction and the level of career commitment are higher among men than among women. The study also finds that men have started taking joint decisions with their wives on general issues. However, in important matters like professional career, family budget, accountability for the expenses incurred, etc., men still have an exclusive say.[63]

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A study "Women in Civil Services" by Swarnalatha (1993) observes that a majority of respondents accepted marriage as essential. This study finds that mother's employment affects the upbringing of the children negatively. The respondents generally felt that the upbringing of children is affected and the children of women IAS officers are neglected to the greatest.[64]

Ranjan (1993) in her study "Women and Modern Occupation in India" states that qualification of the working women respondents is slightly better than their husbands. This study finds that in adequate number (40.96%) of cases both the couple control the family budget and in 35.54 percent of cases the wife alone manages it. One of the important conclusions of this study is that education and employment considerably affected the socio-cultural attitudes of women.[65]

Sudha in her study (1994) entitled "Employment and Unemployment among Educated Married Women" finds that educated married women take up jobs for a combination of socio-economic and psychological reasons today. However, economic reasons are found more significant. Regarding the consequences of women's employment, this study shows that gainful employment results in perception of better standard of living, sense of economic independence and enhancement of prestige in family and society. This study finds the sense of economic independent for women is only rational rather than real and self – determined. This study further indicates some change in the attitude of husbands regarding the sharing of household work. In relation to the unemployment of educated married women, this study reveals that disapproval of husband or other family members is the single most significant reason for which a majority of women did not take up jobs.[66]

Rani (1996) in her study, "Women Entrepreneurs in Vishakapatnam", made an attempt to study the various aspect of women entrepreneurship such as the socio–economic background and motivational factors of women entrepreneur, their major strengths,

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weaknesses, opportunities and achievements and the work home role conflict they experience. The profile, performance and problems of the women enterprises were also analyzed. The study on women entrepreneurs in Visakhapatnam revealed that there had been a spirit in women entrepreneurs after 1986. Different women had different attitudes towards entrepreneurship. The growth, profitability and survival of the enterprises depended on her attitude or views towards entrepreneurship. Some highly, educated women considered business as a challenge, and were "Ambitious", "Career Oriented" and "Innovative". They considered entrepreneurship as their first priority and hence were prepared to take risks and were also rational in their choice of line, location, size and investment. Some not very highly educated were conventional and considered entrepreneurship as an avenue for additional family income but despite their need for money their first priority was home. Their choice of the line, location size and investment of the enterprise was limited by factors like convenience, skills and economic statues of family rather than the entrepreneur or the environment. Some women either highly educated and wealthy or not, considered entrepreneurship as a hobby and a ventilator for their psychological independence, rather than financial needs and hence their first priority was home. Their choice of the line, size location and investment of the enterprise was dependent on the choice, skill and economic status of the entrepreneur.[67]

Seeththalakshmi and Shanthi (1998) in their research paper, "Economic empowerment through self employment" surveyed ten groups consisting of 55 members in North Madras. These groups had taken loan from working women forum. Most of the members in this group belonged to the age 25 to 45. Majority of them lived in nuclear families. There were no unmarried girls in the group except for two widows. Literacy level was low and few has studied upto standard VIII. The results predicted that women were no longer submissive and reverent before their husband's. Women had

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discovered and adopted new attitudes, skills and ways of relating to others. The fact that women work and have their own income had given women independence and provided them with a refuge from problems. By managing an enterprise, these down trodden women had obtained the necessary skills to produce a product, manage funds, organize the operation of the enterprise and made decisions. Self employment had thus improved their position in the home and in the community. More over, at times of personal calamity the entire group would come to the rescue of the affected women. Thus if a women was beaten by her husband, the group assumed her defense by confronting the aggressor as a group and obliging him to apologies. Since the husband was convinced that the wife is economically self dependent, he did not harass the wife.[68]

K.D. Joseph in (1998) in his paper, "Economic Empowerment of Women: A Case Study of NGO Preshitha Service Society, Pollachi" of Coimbator district revealed that proper and appropriate intervention strategies proved to be a big source of help to women. Not only women were made economically independent but they were made to change their self perception.[69]

Vasudeva et.al (1998) compares the levels of marital adjustment of professional and nonprofessional working and nonworking women. A sample of 190 married working women (90 professional, 100 nonprofessional) and another sample of 198 married non working women (age 28-30 years) belonging to middle and upper income groups and holding an undergraduate or higher degree were administered the Marital Adjustment Scale. ANOVA and orthogonal comparisons revealed that working women were significantly higher on marital adjustment than nonworking women. However, there was no significant difference between professional and nonprofessional working women on marital adjustment.[70]

Shakuntala C. et al (1999) in their study on "Married Working Women and their attitude towards Work" in 1999 took a sample of

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100 couples which comprised of different occupational groups such as teachers, doctors and office workers. The sample place was Dharwad district in Karnataka. Both husband and wife were employed in white Collar jobs. The information was collected from both the husband and wife with a view to avoid wife only syndrome and to have a clear picture about the attitudes of such matrimonial unions towards their work. The main objective of the study was to know the attitudes of working women and men towards their work outside home and to see how far demands of work are accommodated within the prevailing domestic set up. Couples were interviewed separately at their residence and sometimes at their offices. It was found that a majority of working women 58 percent took up jobs mainly for economic reasons such as supplementing family income, helping to raise the standard of living etc. In fact 78 percent were employed when they got married and helped them to contribute their share towards their dowry and being employed was also one of the main reasons to get a suitable husband. Nearly 70 percent husbands did not mind their wives being employed for economic reasons. Regarding how husbands looked at wives work outside home, men 81 percent primarily looked at work as a career, women (74 percent) looked at it as just a job primarily a means of financial obligation. When the respondents were asked as to how they would react in case conflict between demands of work and of family arose, it was found that men, as careerist, were prepared to sacrifice the interests of their family to those of their careers. But women by and large, kept the interest of family and the responsibility of the children above those of their jobs. Nearly 74 percent of them said that they would rather forego promotion, perks and perquisites in their office jobs than sacrifice the interest of their family and children.[71]

A study by Premula Raman (1999) on "Early Marriage and Reproductive Health Status of Women" revealed that 73.48 percent of our respondents were married when they were 12 to 15 years of

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age, 65.11 percent of all respondents had delivered all their children at home indicating low health status of women in our country. Knowledge of family planning and practice of contraception was low, 55.8 percent of the subject had accepted family planning. The overall results revealed that the reproductive health of the respondents was extremely low. This situation was mainly due to non–awareness of birth control measures at the time of marriage as well as lack of power to determine their family size. Women did not have much of an opportunity or the necessary knowledge to take care of their bodies.[72]

In study by Gowda and Dhadave (1999) "Modernization of Attitudes among Women Leaders of Panchayati Raj Institutions" it was revealed that women leaders of the Panchayati Raj institutions were responsive to the changes taking place in the socio economic and political spheres. This is an indication that rural women are capable of progressive thinking and that they have the potential for effective participation in nation building. If given the right opportunity and exposure, they can assume leadership and discharge their duties more effectively. It may, therefore be concluded that reservation of seats for women in local self government is indeed a very meaningful and motivating step.[73]

Andrade et.al in (1999) estimates the well-being of working couples, particularly that of husbands. It is commonly believed that well-being may be compromised due to role strain experienced by urban working women who are expected to perform traditional domestic chores. However, the fact that husbands of working women may also experience pressures and hence experience lower well-being is hardly researched in developing countries. The Subjective Well-Being Inventory was administered to a random sample of 46 "one–working" (only husband employed-and 51 "both-working" (both spouses' employed) urban, middle class couples. Several aspects of subjective well-being were assessed, including affect expectation-achievement congruence, family group and social support, confidence

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in coping and perceived poor health. Results indicated that in one-working as well as both-working families, wives (age 32-55 years) experienced less well-being than did their husbands (age 42-68 years). Working wives expressed more confidence in coping than non working wives. Husbands in both-working families had better social support but less social contact, less mental mastery, and poorer perceived health than husbands in one-working families. Few or none of the socio-demographic variables were associated with well-being. Results suggested that wives employment may benefit women but may lead to stress in their husbands.[74]

Waters et.al (1999) critically analyzed suicide as self-directed violence against Indian women. Though official statistics report a higher suicide rate for men than for women in India, yet women's suicide is at the centre of widely publicized social and policy debates. Case studies, newspaper reports, and statistical accounts were scrutinized to identify household deaths and suicides among women. Since the dominant context of women's suicide was the marital family, self–destructive behaviour was compared to dowry death, as one form of violence against women perpetrated by others within the marital family. Based on ethnographic research in Maharashtra, the author argued those women's household deaths is viewed as part of a broad incitement to suicide in which violence is internalized and directed against the self. [75]

Sandhu, Ravi (1999) examines the personality differences between the daughters of working and nonworking mothers. The sample consisted of 50 girls (age 12-14 years) with an equal number of girls of working and nonworking mothers. For personality assessment, 14 Personality Factor Children Personality Questionnaires (Kapoor & Rao, 1972) was used. Results indicate that daughters of nonworking mothers were outgoing happy go lucky, and conscientious compared to those of working mothers. Daughters of working mothers were tender minded and tense in comparison to those of nonworking

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mothers. There were no significant differences between the two groups on nine personality factors.[76]

Mallick, Pamaja (1999) examines the relationship between personality and occupational adjustment in a sample of 100 unmarried and 150 married working women (age 25-45 years). Bell's Adjustment Inventory (1958), an adapted version (Deb & Nath, 1988) of Cattell's 16 Personality Factor Questionnaire (Form A), and an information schedule were administered to assess occupational adjustment, personality, and background variables respectively. It was found that placid and confident married women were better adjusted in work situation, and emotionally mature unmarried working women had satisfactory occupational adjustment. Comparisons between married and unmarried workingwomen were made in terms of significant personality dimensions and occupational adjustment scores.[77]

Daga et.al in (1999) compares the Quality of Life (QOL) of working women pursuing different occupations. A sample of 200 working women (age 25-45 years), 50 each from four occupational groups: clerks, doctors, nurses, and teachers, was administered the Women's Quality of Life Scale (Daga & Husain, 1997). Significant differences were noted between the mean QOL scores of clerks and doctors, doctors and nurses, and teachers and nurses. Results were analyzed according to the eight factors of QOL. On the whole, nurses obtained the highest scores on quality of life in comparison to the other three professional groups.[78]

Chakrabarti, Nirmal Kanti (1999) identifies and explains various categories of domestic violence in India and legal control of such violence. A review of domestic violence reported in the press, police reports, and published judgments of the courts indicate an increasing trend. In most cases of domestic violence, the victims are women. In India, many cases of domestic violence are unreported mainly because of the traditional value system and lack of confidence in the criminal justice system. In order to curb domestic violence in India, the control

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or punishment approach should be combined with the compassionate approach.[79]

Dhawan et.al (1999) assesses the pattern of domestic violence and family conflict in India. The sample comprised 240 Hindu pregnant women, of which 121 were from urban and 119 were from rural areas. A structured interview consisting of open ended questions on demographics, beliefs about family life, and family conflict/abuse was used. It was observed that the conflict/abuse patterns were both verbal and physical and they ranged from mild to severe forms. Coercion, threat, and practice of violence within the family governed the experiential base of women's lives. The higher the level of education, the lower the reported level of family conflict. More family conflict/ violence was reported by urban than rural women. Women who had been pregnant more often, and/or were socialized to accept socioeconomic and psychological dependency described their situation of violence as more aggravated. Attempts to bring about legislative reforms, cultural sensitization, law enforcement, and improvement in medical care systems were suggested as remedial measures to overcome family violence at the macro level.[80]

Dubey et.al. (1999) examines the perceived quality of life of working and nonworking women. The sample consisted of 50 women (age 30-60 years) with an equal number of housewives and women in the teaching profession. On the basis of the ICMR Psychosocial Stress Questionnaire (Srivastava), Ss were categorized into 4 groups- high stress working women (HSWW), high stress nonworking women (HSNWW), low stress working women (LSWW), and low stress nonworking women (LSNWW). The quality of Life Questionnaire (Evas & Cope, 1989) was administered to the Ss. Results revealed that higher psychosocial stress was significantly associated with poorer perception of quality of life in both working and nonworking women. The HSWW group had experienced significantly greater number of negative life events, higher psychosocial stress, and poor

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perceived quality of life. The LSNWW group reported better perceived quality of life.[81]

Akhani et.al (1999) compares the academic achievement, study habits and feelings of loneliness among 100 children of employed and unemployed mothers. Half the sample comprised children (age 14-16 years, 25 boys, 25 girls) of employed mothers and the other half (25 boys, 25 girls) of unemployed mothers. Subjects were administered the Tests of Loneliness (Singhal & Khubalkar), and the Study Habit Inventory (Mukhopadhyaya & Sansonwal). Academic achievement was assessed in terms of percentage obtained in the last qualifying examination. Children of employed mothers experienced more loneliness. As far as nine areas of study habits were concerned, mother's employment affected only the area of comprehension but not the other areas. Academic achievement of children was not affected by mother's employment. [82]

Gulati, Jatinder K. (1999) compares the father-child interaction in working and nonworking mother's families. A sample of 50 employed and 50 non-employed urban middle class mothers with at least one child in the age group of 3-6 years, was administered a questionnaire which was developed by the author to assess father-child interaction both quantitatively and qualitatively. Results revealed that father in dual career families spent more time with their children than in single careers families. The former group spent time with their children by taking them out for excursions, playing with them, providing stimulating activities. Encouraging verbalization, enforcing attention towards the environment and showing affection toward their children.[83]

Chauhan in (1999) in her study on "Gender Dimension of Social Interactions among the Saharia Tribe of Madhya Pradesh" revealed that the status of women and men was not equal as was seen from their role in Panchayats and in the division of labour. The Saharia women were marginalized in their occupational structure and were

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considered dependent on men. Land was not allotted in their names, no new technology or training was given to them and illiteracy among them remained extremely high. Inspite of these circumstances, Saharia women had taken the responsibility of providing for the family's basic requirements. Their struggle increased as men wasted their money on wine consumption. In such a situation they adjusted to the changing circumstances fast and accepted change as a way of life. This suggested that if right job opportunities, training and facilities were given to women, they could do much better.[84]

Vanaya in (1999) studied "Women in Urban Informal Sector" in Mysore. The universe of study was girls/women working in different commercial establishments. A sample of 50 sales women were drawn to elicit primary data relating to their socio economic background and their work life. These women worked in garment stores drug stores, and in grocery stores. Data was collected with the help of interview schedule. Majority (36 percent) of sales women were in the age group of 16–20 years while 21–35 years and 26–30 years constituted 32 and 20 percent. The age composition of the sample showed that more women in the younger age group tend to work as sales person. This was mainly due to the preference of shopkeepers to have younger sales girls and secondly as they grow in age women tend to move out on account of such factors as marriage or better job opportunities. Seventy four percent had passed higher secondary examination, 14 percent had entered college but were dropped out from the same. Four percent and six percent of the subjects had completed their primary and higher primary education. Only one had done a technical job. Thus majority of girls were not highly educated, were single and from urban background. It was only due to poor economic status that girls or women moved to informal sector and worked on low wages with meager facilities of leave and wages.[85]

Parmar in (1999) in his study on "Problems of Women Workers in Agricultural Sector" aimed at analyzing the problems pertaining

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to employment and wages of women agricultural workers vis-à-vis men agricultural works. A questionnaire was used to collect the data and the sample was 240 households. The analysis revealed that men workers get more employment in all three seasons of farming. This implied that female labour is not utilized to its optimum level. The analysis with regard to wage rates of men and women workers shows that there exist sex wise wage differentials in agricultural sector. It was observed that women workers receive higher wage rates in agriculturally developed areas. Therefore, agricultural development is considered to be an appropriate policy measure for raising wage rates from women.[86]

In a research paper by Tripathy (1999) "Women and their Work Environment" made an attempt to examine the work environment of the women workers and their perception about their work conditions. A sample of 152 women workers were taken for analysis through random sampling. Interview, personal observation and survey method was used. The study aimed at extracting information from the respondents regarding their work participation, wages, working conditions, job satisfaction, a commitment, awareness of socio–economic exploitation on the part of women workers. Results revealed that 68 percent of the respondents were illiterate and earned a maximum of Rs.450/- per–month even after 7–8 years of service. Only 11 percent of the respondents who were literate received an amount of Rs.900/-per month. Thus women workers were mostly engaged in low paid jobs due to lack of education and technical knowledge. The temporary and casual nature of the jobs of majority (65 percent) of women workers did not bring them high salary, so the women workers were low paid. Also no benefits of causal, earned and maternity leaves was not provided. Their awareness of problems and prospects in their environment was directly proportional to their level of education and income. Regarding their job satisfaction and commitment it was observed that only 12 percent of the employees

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were satisfied with their job. The rest had the grudge of taking the job only due to economic necessity. However the disinterest was shown in pursuing the occupational career due to low wages, deplorable working condition and dual burden of home and office. Despite their awareness, women workers were not conscious of their exploitation. General apathy of these workers was responsible for their passivity. Thus, better educational and employment opportunities are fundamental to any improvement in the socio–economic conditions or status of women.[87]

Aminabhav et.al (2000) examines the significant difference between working women and housewives in their marital adjustment. The sample included 50 working women and 50 housewives (age 23-55 years). The marital adjustment inventory developed by C.G. Deshpande (1988) was used to measure the marital adjustment of the two groups. The responses were scored and subjected to a "t" test. Results reveal that working women had significantly higher marital adjustment than housewives. It was also observed that working women from nuclear families had significantly higher marital adjustment than their counterparts. [88]

Anindita and Vijayalakshmi (2000) explores the effect of parental behaviour perception on social freedom of women. The sample consisted of 100 women, 50 from a metropolis and 50 from a small city, and an equal number of working and nonworking women. Subjects were administered the Women Social Freedom Scale (Bhushan, 1987) and the Parental Behaviour Perception Scale (Ojha). Women with positive parental behaviour perception scored significantly higher on social freedom than those with negative parental behaviour perception. Women, both working and nonworking from the metropolis, obtained significantly higher scores on social freedom than their counterparts from a small city.[89]

Devi, G. Nalini (2000) surveys the problems of married working women. Necessary information was collected from a sample of 50

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married female teachers (age 25-55 years) of primary and secondary schools through the questionnaire-cum-interview method. It was noted that majority of women 66 percent had to spend 3-4 hours in performing household jobs before going to work and after returning from work. The chores performed at home included cooking, cleaning, and caring for the children. As high as 56 percent of the respondents expressed that they were forced to neglect either home or work. They were not able to do justice to both. Though 64 percent of the subjects reported that they were assisted by their husbands occasionally, 72 percent said they were physically and mentally tired because of their dual roles.[90]

Kumar et.al (2000) explores differences among 105 working women and 75 housewives on life stress, anxiety, locus of control, Type A behaviour, and personal efficacy. The Life Changes Experience Survey (Dohrenwend et al., 1978), the State-Trait Anxiety Inventory (Spielberg, Sharma, and Singh, 1973), the Social Reaction Inventory (Rotter, 1966), and the Personal Efficacy Scale (Kumari and Singh, 1990) were administered. Numerous differences were found between working women and housewives on all the dimension.[91]

Kumari, Souda (2000) presents a discussion on the empowerment of women. Empowerment requires the family and the community to promote a healthy environment free from coercion, violence or abuse in which women are free to use community services on the basis of equality. Though efforts have been made on a global level for the empowerment of women since 1975, the international year for the woman, in India, female literacy rate was very low even in 1991. The parameters of empowerment include building up a positive self-image and self-confidence, developing the ability to think critically, developing group cohesion and fostering decision making, action ensuring equal participation in the process of social change, and providing economic independence. The author suggests several measures for the empowerment of women.[92]

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Subha et.al. (2000) in their paper emphasizes the need for women's education for their empowerment. It is realized that education is an effective means to achieve social and economic development. The modified National Policy of Education, 1922, has shifted its focus from equalization of educational opportunity to education for women's equality. It has been observed that the enrolment rates as well as dropout rates of girls were higher than those of boys. The priorities of the government are related to the access of girls and women to education, removal of obstacles that prevent active participation of girls and women in education, and elimination of gender stereotyping in education. The parameters of empowerment of women and action plans to achieve these parameters are listed in the paper.[93]

Aminabhav et.al (2000) examines the significant difference between working women and housewives in their marital adjustment. The sample included 50 working women and 50 housewives (age 23-55 years). The Marital Adjustment Inventory developed by C.G. Deshpande (1988) was used to measure the marital adjustment of the two groups. The responses were scored and subjected to a "t" test. Results reveal that working women had significantly higher marital adjustment than housewives. It was also observed that working women from nuclear families had significantly higher marital adjustment than their counterparts.[94]

Rani et.al (2000) studies coping strategies used by female doctors and nurses working in emergency services according to age, profession, and type of work. Two groups of 62 doctors and 82 nurses residing in India were classified as those below or above 35 years of age, doctors or nurses, and those working in general areas such as surgery, gynecology, pediatrics, and anesthesiology, or neuroscience specialties of neurology, neurosurgery, and psychiatry. The Coping Scale (AG. Billings & RH. Moss, 1984) was administered to all Ss. Results show significant differences in coping style according to age

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and type of profession. Problem focused coping increased with age for both doctors and nurses, with the neurological group using it more than the general group. Emotional regulation increased with age among nurses, while it decreased with age among doctors. There were no significant difference between age groups in adopting emotional discharge as a coping behaviour, but nurses used it more than doctors. There were no differences between doctors and nurses with respect to overall coping pattern.[95]

A study by D.K. Sudha (2000) on "Gender Roles" intends to examine the impact of women's education and employment in relation to the changing traditional gender role expectations and the acceptance of small family norm and consequent change in their status. This study revealed that higher educations as well as strenuous jobs have a special impact on the fertility of the respondents. The study states the motivational factors for the education of women vary with the factors like economic background of the family, personal ambitions, peer group influence, pattern of socialization in the family and the educational status of the parents. With regard to the acceptance of the small family norm, the study states that an overwhelming majority (98.5 per cent) of the respondents without much variation in their education levels, job positions and economic standards have accepted the small family norm as desirable. The small family norm is mainly welcomed as it helps in providing proper attention and better facilities for children. The present study thus finds that almost all respondents have shown concern for their personal status. The findings show that a large majority i.e. 82.25 percent of the respondents held education and employment as two most significant factors, which help women to achieve equal status both in family and society. The respondents felt that education and employment help women in improving their status by facilitating them to develop self–respect, self–confidence and self– reliance.[31]

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Sharma et.al (2001) examines the impact of job stress on mental

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health. The sample comprised of 120 women in the age groups of 25-35 years and 50 years and above, experiencing low (nonworking), moderate (job requiring approximately 4 hrs per day), and high (job requiring 8 hrs or more per day) job stress. There were 40 Ss in each group. The General Health Questionnaire which measures psychological distress and a Mental Health Inventory were administered to all Ss individually. Age and job stress had no significant effect on scores of General Health Questionnaire and the Mental Health Inventory. The moderate job stress group were less prone to psychological depression, manifested least symptoms of neurotic disorders, and had better mental health as compared to the low or job stress group.[96]

Jain, et.al (2001) determines the level of mental health in relation to dual role conflict among working women. The Mental Health Checklist (Kumar, 1991), the Marital Adjustment Questionnaire (Kumar & Rohtagi, 1985), and the Problem Checklist (Joshi, 1989) were administered to 120 working and 120 nonworking married women (age 25-45 years) with comparable educational status. It was observed that both the groups differed significantly on their mental health scores but were comparable on the other variables.[97]

Pamela et.al (2001) describes the forms of violence against women in India including dowry burning, and subjugation of widows to the ritual of Sati. It also discusses the role of patriarchy and the underlying belief system in patterns of violence against unmarried, married and widowed women in India. In Indian society, a woman is considered the possession of her father, her husband or her sons depending on her marital status. Once married, she leaves her parents family and joins husband's family bringing with her dowry that becomes the possession of her husband and in–laws. Girls are viewed as less desirable than boys and are at rise for violence from the time birth.[98]

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Rastogi et.al (2001) investigates occupational stress and mental

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health of women working in teaching, nursing, and clerical professions. A sample of 450 married working women, 150 each from nursing, teaching, and clerical professions was administered a personal data sheet, the Occupational Stress Index (Srivastava, 1983), and the Mental Health Inventory. There was higher occupational stress and poorer mental health among nurses compared to the other two professional groups. A significant negative relationship between occupational stress and mental health was observed among women employed in different professions.[99]

Verma et.al (2001) examines the time spent by urban middle class women in household work with the accompanying subjective states. Mothers, fathers and Grade 8 students from 100 middle and upper middle class families constituted the sample. All the Ss carried beeper watches for 1 week. They responded to self–reports regarding their activities along with their subjective states at random times between 7.30 am to 9.30 pm. when they received the signals. The findings revealed that women spent much more time in household labour than their husbands. They felt somewhat hurried doing their household work, but did not feel that they were controlled by others. Their emotional states suggest neither a high rate of distress nor a high feeling of self fulfillment during household work.[100]

Bawa (2001) assesses the impact of family related variables like home environment, type of family, and size of family on the decision–making pattern of employed women. The sample consisted of 348 women, of these, 104 were lecturers, 52 bank officers, 63 doctors, 49 engineers, and 80 clerks. Subjects were administered the Home Environment Inventory (Bhatia & Chadha) and an 8 point scale to measure decision making patterns developed by the investigator. All categories of employed women coming from a good home environment had highly significantly different decision making patterns as compared to their counterparts from a poor home environment. Similarly, type and size of family had a significant

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impact on the decision-making pattern of all categories of employed women.[101]

Prasad (2001) examines the relationship between mother's employment and violence towards children. The sample comprised 133 dual earner and 136 single earner couples matched on income and organizational category and with least 1 child in the age group of 3 -18 years. The Conflict Tactics Scale the Dyadic Adjustment Scale, the Work Spillover Scale, and an interview schedule were administered to the subjects. Non-working mothers were more punitive towards their children than working mothers. An inverse relationship was noted between rate of abuse and income of the family which was clearly evident in the case of nonworking mothers. In the case of working couples, work stress and its spillover of family life were positively correlated with the frequency of resorting to violence against children.[102]

Aujla and Harshipinder (2002) examines the various mental stress management techniques adopted by working and nonworking women. A sample of 75 working and 75 nonworking women (age 18–60 years) responded to an interview schedule. Mental stress management techniques like recreation, talking, proper house management, and setting priorities were commonly used by both groups of women. Working women used techniques like postponing certain tasks due to shortage of time and changing the level of job performance more frequently, while nonworking women relied more on positive thinking.[103]

A study by Neumeister, (2002) Ball State University on "Shaping an Identity: Factors Influencing the Achievement of Newly Married, Gifted Young Women". The sample consisted of experiences of three gifted women who had recently graduated from college and were beginning to shape their professional identities. The primary source of data collection used was in-depth interview and qualitative case study approach. Major findings included that each of the participants

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attributed a significant part of her identity to her status as a high achiever. This identity was influenced primarily by three factors foundational influences, personality characteristics, and marriage as a partnership. Specific attributes of their personalities provided the women with the tools necessary to transform their drive to achieve into actual accomplishments. Finally defining their marriages as partnerships allowed each of them to view her identity in relation to another person and create a partnership that would empower both partners to achieve their goals. The finding indicated that gifted women who married young, yet remained dedicated to achieving their professional goals, considered their achievement orientation to be a central part of their self identities. The strength of this drive for achievement allowed the participants to remain focused on their paths towards professional development.[104]

In a research paper by Kesavan and Yoganantham (2002) on "Problems of Rural Female Workers in Chatrapatti". Fifty women labourers were selected randomly and personal interviews were used. The objectives of the study were to study the socio economic background of women labourers, to classify nature of work and working conditions, to analyze problems encountered by women labourers with regard to wage and their work. The age group by the sample ranged from 18–64 years, most of the respondents (79 per cent) of the respondents were in the middle age group of 36–40 years and 88 percent were married. Majority 74 percent were illiterate. Regarding the possession of home, 78 percent of them were living in their own house, 88 percent of labourers hailed from nuclear families, 72 percent of them had agriculture as main occupation. Only 30 percent involved in non–farm works. Majority (82 percent) of the women were working 8 hours a day, 53 percent of them got their wages on daily basis while other got their payment on weekly basis. Three fourth (74 percent) of the female workers reported the reasons for unemployment as lack of rains, poor employment charges and

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population growth. Majority (88%) were not aware about the minimum wage act.[105]

Mani and Elango (2002) in their research paper "Status of Working Women of Melakottai Village" in Tamil Nadu used purposive sampling with objective which prepared a socio economic profile of the rural working women, examined various aspects of women employment and analyzed their status at home. Among the respondents 70 percent were in age group of 15–25 years and rest in 25 years of age. All respondents were Hindus, 50 percent of the women were from backward communities, 30 percent belonged to Scheduled Caste and 20 percent were from most backward class. Forty five percent of them were unmarried and 40 percent married, 10 percent were widows and five percent were destitute. Fifty five percent of the workers family monthly income ranged from Rs.1001 to 2000 and 40 percent of the workers family income was less than Rs.1000. Five percent of the workers family income ranged between Rs.2000 and 3000. Data on monthly income of the working women showed that 60 percent of them earn less than Rs.300, 30 percent of them get an income of Rs.310 to 500 and ten percent earn an income in the range of Rs.500 to 700. Data regarding working hours of women workers in a day showed that 55 percent of respondents work more than eight hours a day and all avail unpaid leaves. It was noted that 55 percent of respondents were affected by various health problems due to poor and unsafe working conditions. Those who work in coir and silk units were mostly affected by respiratory problems. As regards the status of working women at home, 55 percent of the sample women did all the cooking and washing work of the family, they did not receive any help from other family members. However 25 percent of them receive help from children as well as adults and the remaining 20 percent of them did not work in their houses. Nearly 50 percent of the sample women contributed 40 percent of family income.[106]

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A study by Krupalini and Bhat in (2003) studied 600 girl students

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of Karnataka Universities. The sample was selected on the basis of stratified random sampling method. Their work analyzed the process of internalization of important values of educated young women with regard to four major social institutions – family, marriage, education and employment. The study reveals that image of the women in the mind of the Indian man as well as in her own mind is generally of a low level. Though the study concludes that there is a slight and marginal improvement in the perception of women own status in the family. The study further demonstrated that irrespective of different factors such as rural and urban backgrounds, difference in educational levels or regions, the respondents collectively felt that they had much less freedom in comparison to other male sibling in their families. In terms of perception, it was concluded that higher the level of education of young women, greater is the positive attitude towards the desirability for equality between the sexes in the family. The study also concluded that educated young women had expressed a definite positive attitude towards participation and decision making by women on important family matters. On the vital issue of attitude towards marriage, there was a rapid change in the cognitive and perceptive ideals of educated girls. The data proved that there is a wave of change in terms of freedom and equality for women in family life. The higher education has clearly influenced the ideological stand and the attitude of the young and educated women. The study revealed that highly educated girls aspire for getting into employment as well as getting married immediately after their education.[107]

In nutshell, the phenomenon of women's inequality is universal, its magnitude and severity vary from country to country and within a country from community to community. In modern societies realization of the fact that women are discriminated against various opportunities has given rise to the ideology of empowerment of women. The survey of literature in the area presented till now provides us a picture about the historical background women in India,

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approaches to empowerment and review of studies pertaining to education, employment, status of women, problems faced by women, role conflict among women etc.

The next chapter will discuss the design of the study with parameters like selection of the area, sampling technique used, structure of questionnaire data source, data collection and data analysis.

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Chapter III

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MATERIAL AND METHODS (3)

This chapter provides details on the design of the study that includes selection of area, sampling, study data etc. It also covers tools and techniques of data collection, nature of the field work and analysis of data. With the advent of industrialization and urbanization along with the spread of democratic values, the lives of women are changing in many ways. Women are encouraged by the state to utilize various educational, employment and other opportunities that are provided to them. The present study has been carried over a period of two and a half years with the aim to obtain information about "Empowerment of Women in Kashmir – A Study in Srinagar District".

MATERIAL SELECTION

Selection of the area

The present study relates to married women spread over Srinagar district which includes three tehsils i.e. Srinagar, Ganderbal and Kangan. According to Census of 2001*, the total population of Srinagar district is 1,183,493 of which 9, 73,133 is of Srinagar tehsil, 1,15,654 is of Ganderbal tehsil and 9,4706 is of Kangan tehsil. Thus 82.23 percent of respondents were taken from Srinagar tehsil (346 respondents), 9.77 percent from Ganderbal tehsil (41 respondents) and 8 percent from Kangan tehsil (33 respondents). However no official record was available of married women employees in Srinagar district.

SAMPLING

The study sample consists of 420 female respondents. The sample group is further divided into working and non working women. Working women consists of employed married respondents and non working women consisted of unemployed married respondents. Since area is large so a representative sample was taken. The areas of sample

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were selected randomly on the basis of a classification provided by Srinagar municipality. Working women consists of 160 respondents holding teaching, professional, administrative, clerical /secretarial, banking, private business and other (e.g. menial jobs). Non working women consisted of 260 respondents from different socio economic backgrounds. The ratio of working and non working women was taken as 40: 60 (guess based on correct information) as female literacy in nearly 42 percent. A structured questionnaire was used as a major tool to collect the required study data. Separate questionnaires were constructed for working and non working women. The questionnaire was pre-tested on ten percent of the sample for finding its acceptability and completeness before the field work. The requisite modification to questionnaire was incorporated on the Performa that was finally used.

STRUCTURE OF QUESTIONNAIRE

The six sections of the questionnaire were -

A. Background Information.
B. Women and Education.
C. Economic Participation/Employment.
D. Decision making power.
E. Working role of women.
F. Various Problems faced by women.

Section A consists of questions pertaining to profile of respondents like age, marital status, religion, educational qualification, nature of job income of family, type of family etc.

Section B consists of questions regarding the motivational factors of education, necessity of education to both sexes, impact of education on changing traditional gender role expectations, unfavourable attitude of family towards women's job etc.

Section C consists of questions pertaining to financial contribution of women to family expenditure, reasons for financial

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contribution, nature of spending self income, reasons for employment, personal assets of women etc.

Section D consists of questions regarding decisions making power in family, nature of decisions women take within family and outside family etc.

Section E consists of questions pertaining to social and family relations which include dual role of women, role conflict, tasks performed by women in household work and areas of work were women seek help etc.

Section F consists of questions pertaining to various problems faced by women like bossiness of males, dowry, nature of harassment, physiological weakness of women etc.

STUDY DATA

DATA SOURCE

In the present study both primary as well as secondary sources of data were used. In order to get primary data, structured questionnaire cum interview schedule was used. The sources of collection of secondary data included books, journals, magazines, various websites, libraries of various Universities, etc.

DATA COLLECTION

In order to collect the required data each respondent was individually given questionnaire. Employed respondents of working group were given questionnaire at their work place during their leisure hours or lunch breaks. Sufficient care was taken by the researcher so that there would be no bias of answers.

For unemployed women, the data was collected randomly through household survey at their residences individually. Respondent's cooperation and willingness to participate in the interviews was satisfactory. It took nearly nine months to complete the data collection with occasional breaks in between.

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DATA ANALYSIS

Information collected through questionnaires was tabulated by classifying it according to the nature of answers given by the respondents to each question. Responses were coded and presented in tables accordingly. Quantitative analysis was done by grouping the data in terms of the study variables namely the level of education employment status, income level, age of respondents etc. Percentages were calculated for the quantified data.

The study sample however consisted of 420 married respondents of which 160 were working women and 260 were non working women. The working women consists of 26.25 percent teachers, 23.13 percent clerical/secretarial, 18.75 percent professional, 13.15 percent menial and others, 11.82 percent bank employees, 3.76 percent administers and 3.14 percent were having their own private business. The study sample was representative and random sampling technique was used. To collect the required data a structured questionnaire was used. Data was codified, tabulated and analyzed according to the quantified data.

The next chapter will discuss the study data under the heading of results and discussion. The empirical data are presented in the form of tables and are analyzed using percentages of quantified data.

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CHAPTER IV

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RESULTS AND DISCUSSION (4)

This chapter presents the demographic and socio-economic introduction to the study area. Further, it throws light on the age, education, employment, income level and type of family of the respondents. Some of these factors pertaining to the husbands of the respondents are also presented to enable a more focused and deeper analysis.

4.1. PROFILE OF THE RESPONDENTS

Data collected pertaining to the age structure, educational level, employment status, income level of the respondents and income of their husbands are presented in this section.

4.1.1. AGE STRUCTURE OF THE RESPONDENTS

Age as a variable, is important because a person acquires experience with advancement in age, learns new things and modifies old values. Various types of responsibilities which a person is supposed to discharge depend upon the age of marriage of a person. Also age is a factor that often affects the opinion of people. Women belonging to different age groups internalize empowerment according to the changing needs of a society. The outlook and attitude of young women towards life differ from those of elderly women due to the modernization trend, education and the tendency to accept progressive ideas more than elderly women.

Table 4.1
Distribution of Respondents on the basis of their Age Groups

(Figures in Percentages)

	Age Group (in yrs)	Working Women N = 160	Non-working women N = 260	Total N = 420
a.	20-25	1.25	5.76	4.05
b.	26-31	14.36	15.38	15.00
c.	32-37	38.13	35.00	36.17
d.	38-43	30.63	31.15	30.94
e.	44-49	11.25	11.53	11.47
f.	50 – above	4.38	1.15	2.37
Total		100.00	100.00	100.00

SOURCE: - ***Primary Data***

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The data in Table 4.1 shows that out of a total sample of 420, 36.17 percent fall in the age group of 32 to 37 years. Among working women 38.13 percent belong to the age group of 32 to 37 years and 1.25 percent fall in the age group of 20 to 25 years. Among non-working women 35 percent fall in the age group of 32 to 37 years and 5.76 percent fall in the age group of 20 to 25 years.

From the above table it is clear that the age of marriage is increasing due to higher education of females. This is evident as maximum numbers of respondents were in the age group of 32 to 37 years as females prefer to go for higher education, employment and good spouses. The above results also confirm the results of the study by Dabla (1991)[53] and Mathur (1992).[54]

4.1.2. RELIGION OF THE RESPONDENTS

Religion plays a predominant role for different activities and behaviours in our society. Once upon a time, there were some professions (like Beauty Parlours Lawyers, Police, Armed forces etc.) where women were not allowed to join these professions due to social as well as religious bindings. But, the collected data shows that such notions governed by religion as well as social ethics have become mellowed in our society. This is mainly for the want of women to be financially independent which in turn enhances her status in society.

Table 4. 2
Distribution of Respondents on the basis of their Religion

(Figures in Percentages)

Religion	Working women N = 160	Non-working women N = 260	Total N = 420
a. Muslims	89.37	95.74	93.33
b. Hindus	9.38	1.55	4.52
c. Sikhs	1.25	2.33	1.92
d. Christians	-	0.38	0.32
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

Table 4.2 reveals that the majority of the respondents were

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Muslims. Out of total sample 93.33 percent were Muslims, 4.52 percent Hindus, 1.92 percent Sikhs and only 0.23 percent were Christians.

The maximum numbers of respondents were Muslims as they are in a majority in Kashmir. Because of the turmoil in valley during the last 15 years most of the non-Muslims, especially Kashmiri Pandits, have migrated from the Valley therefore very less percentage of them were found in the sample.

4.1.3. MARITAL STATUS OF RESPONDENTS.

Marital status has a very significant role to play in the life of an individual and more so in case of a women. Ours is a patriarchal society where the woman is expected to adjust to the new environment of her husband's family (i.e. her in-laws). Different marital statutes entail different set of roles, to women. Marriage multiples the roles a women has to play, this multiplicity of roles leads to a variety of obligations and duties, which she has to fulfill during her life time.

Table 4.3.
Distribution of Respondents on the basis of their Marital Status

(Figures in Percentages)

Marital Status	Working women N = 160	Non-working women N = 260	Total N = 420
a. Married	94.38	96.92	95.71
b. Separated	1.25	1.15	1.44
c. Divorced	3.12	1.15	1.92
d Widowed	1.25	0.76	0.93
Total 100.00	100.00	100.00	

SOURCE: - ***Primary Data***

N.B:- Separated are those who withdraw from association with their husbands and are living apart.

Divorced are those respondents whose marriage is dissolved legally.

It is clear from Table 4.3, that out of the total sample 95.71 percent were married while 1.44 percent were separated from their husbands and were not having association with them,

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1.92 percent divorced as their marriage was dissolved legally and 0.93 percent were widows who had not married again.

4.1.4. TYPE OF FAMILY OF RESPONDENTS

Traditionally, the Kashmiri society has largely consisted up of joint families. But because of the impact of urbanization and migration from rural to urban areas for jobs, nuclear families are coming into existence.

Table 4.4
Distribution of Respondents on the basis of their Type of Family

(Figures in Percentages)

Type of Family	Working Women N = 160	Non-working women N = 260	Total N = 420
a. Joint	48.14	53.46	51.43
b. Nuclear	51.86	46.54	48.57
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B: ***Separated, divorced and widowed respondents have been merged into joint and nuclear families accordingly.***

Table 4.4 indicates that out of the total sample 51.43 percent belonged to joint families and 48.57 percent belonged to nuclear families. The results clearly show that more than 50 percent of respondents were living in joint families.

Among working women 51.86 percent of respondents lived in nuclear families as compared to 48.14 percent respondents in joint families. The vice- versa was found in non working women. Amongst them 53.46 percent were living in joint families as compared to 46.54 percent in nuclear families. Here, we can say that due to employment status of women the patriarchal system of joint family is breaking as dual earner families prefer to live in nuclear family. Study of Ketan (1993) confirms the fact.[61]

4.1.5. EMPLOYMENT STATUS OF RESPONDENTS

Employment is an important variable having impact on status, role and identity of women. Employment status of the respondents of working women is given in Table 4.5. Data indicates that majority of respondents amongst working women were engaged in different types

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of jobs. It shows that 26.25 percent were engaged in teaching, 23.13 percent in clerical/secretarial jobs, 18.75 percent engaged in professional jobs (like Doctors, Engineers and Lawyers) 13.15 percent in menial works (like weavers, sweepers, peons etc), 11.82 percent were engaged in bank jobs, 3.76 percent were holding jobs of administrators like K.A.S. Officers and 3.14 percent in private business (having their Beauty Parlours, Boutiques, Internet cafés etc).

Table 4.5
Distribution of the Respondents on the basis of their Nature of Jobs

(Figures in Percentages)

	Nature of Jobs	Working Women N = 160
a.	Teaching	26.25
b.	Professional (Doctors, engineers, lawyers)	18.75
c.	Administrators (K.A.S. Officers)	3.76
d.	Clerical/Secretarial	23.13
e.	Banking	11.82
f.	Private Business (e.g. Beauty Parlours)	3.14
g.	Other (e.g. Menials)	13.15
Total		100.00

SOURCE: - *Primary Data*

N.B: K.A.S: KASHMIR ADMINISTRATIVE SERVICES.

Bank employment is becoming popular with woman as they prefer to work rather than to sit at their homes. It is encouraging to see that 11.82 percent of respondents work in bank after qualifying the bank examinations. Further women are also moving into different entrepreneurships like having their own business (internet cafés, boutiques, beauty Parlours etc). Females are equally working in the field of medicine as majority of them also qualify entrance examinations of State and National Level. Thus the figures indicate that educated women are entering in all kinds of jobs and professions for economic reasons. Study of Ketan (1993) confirms the results.[61]

4.1.6. LEVEL OF INCOME OF EMPLOYED RESPONDENTS

The income of a person has an impact on his or her attitudes and

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practices. Table 4.6, reveals that 36.88 percent of respondents fall in the income group of Rs 5000-10000, followed by 25.62 percent in the income group of Rs. 15000-20000 and 18.12 percent have income less than Rs. 5000 per month.

Table 4.6
Distribution of the Respondents on the basis of their Personal Income (per month)

(Figures in Percentages)

Income of Working Women (in Thousands)		Working Women N = 160
a.	Less than 5000	18.12
b.	5000 – 10,000	36.88
c.	11000 – 15000	11.88
d.	18000 – 20000	25.62
e.	21000 – 25000	3.75
f.	25000 and above	3.75
Total		**100.00**

SOURCE: - *Primary Data*

The data also reveals that in the income group of less than Rs.5000 per month, 68.90 percent had a monthly income of less than Rs.2000. However, the class of professionals and College/University lecturers and administrators had a monthly income of above Rs.15000/- per month.

4.1.7. LEVEL OF INCOME OF HUSBANDS

Non working women have no independent income therefore their husband's income is considered to get information about their economic status. Table 4.7 presents the income of husbands of working and non working women.

Table 4.7
Level of Income of Husbands (per month)

(Figures in Percentages)

Income of husband (in thousands)	Working women N = 160	Non-working women N = 260	Total N = 420
a. Less than 5000	16.25	37.31	29.29
b. 6000-10,000	11.88	26.92	21.19
c. 11000-15000	20.00	10.38	14.05
d. 16000-20000	33.13	13.46	20.95
e. 21000-25000	8.74	5.78	6.90
f.25000 and above	10.0	6.15	7.62
Total	100.00	100.00	100.00

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SOURCE: - *Primary Data*

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Data from Table 4.7 reveals that out of the total sample, 29.29 percent had a monthly income of less than Rs.5000, followed by 21.19 percent with Rs.6000-10000, 20.95 percent with Rs.16000-20000, 14.05 percent with Rs.11000-15000, 7.62 percent with Rs.25000 and above and 6.90 percent had a monthly income of Rs.21000 - 25000.

Amongst working women, 33.13 percent had a monthly income of Rs.16000-20000, followed by 20 percent with an income of Rs.11000-15000, 16.25 percent had less than Rs.5000, 11.88 percent had Rs.6000–10000, 10 percent had Rs.25000 and above where as only 8.74 percent had an income of Rs.21000 to 25000 per month.

Amongst non-working women 37.31 percent had an income of less than Rs.5000 per month, 26.92 percent had an income of Rs.6000 to 10000, 13.46 percent had Rs.16000–20000, 10.38 percent had Rs.11000–15000, 6.15 percent had Rs.25000 and above and 5.78 percent had a monthly income from Rs.21000–25000. Usually it is the occupation and income of the husband or the bread winner which determines the status of the family and in common husbands are the major bread earners. Economic standards of people often affect their opinions, values and ideas with regard to life.

Data reveals that a majorit7y of 37.31 percent of non working respondent's husbands had less than Rs.5000 per month while as majority of working women i.e. 33.13 percent had income from Rs.16000–20000. The second highest percentage was seen as 26.92 percent amongst non working respondent's husbands in the range of Rs.6000–10000 per month. However 20 percent of working women's husband falls in the category of Rs.11000–15000 per month. Thus the data in the table clearly reveal that occupational status of wife have an impact on monthly income of her husband. Thus an educated and employed female is an asset to her children, family and husband.

4.1.8. LEVEL OF EDUCATION OF THE RESPONDENTS

The level of education is an important factor which brings change

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in the lives of women. In other words the higher the level of education of the women the greater the possibility of her accepting modern values in the changing socio-cultural milieu.

Table 4.8
Distribution of Respondents according to their Educational Qualification

(Figures in Percentages)

Educational Status	Working women N = 160	Non-working women N = 260	Total N = 420
a. Literate	96.25	88.85	91.67
b. Illiterate	3.75	11.15	8.33
Total	100.00	100.00	100.00

N.B:- ***LITERATE: Literate respondent is one who possess reading, writing, arithmetic skills and has any of the following qualifications i.e. Primary/ Secondary/ Higher Secondary/ Graduate/ Postgraduate/ Professional.***
ILLITERATE: Illiterate respondent is one who does not possess reading, writing, arithmetic skills and has not had any formal schooling.

Table 4.8 reveals that out of the total number of respondents, 91.67 percent were literate (i.e. they were having the qualification of above primary level and had reading, writing and arithmetic skill) and 8.33 percent illiterate (i.e. they did not have any formal qualification and had no reading, writing and arithmetic skills). Further as per data amongst working women 96.25 percent were literate and 3.75 percent illiterate. Among non-working women 88.85 percent were literate and 11.15 percent illiterate. Thus the table indicates that illiterate respondents were more amongst non working women.

From Table 4.9 it is clear that out of total sample 25 percent were graduates, 21.68 percent post-graduates/professionals, and 17.85 percent undermatric qualified. A further analysis of the table shows among working women respondents 50 percent were postgraduate/ professionals, 26.87 percent graduates, 8.13 percent had higher

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secondary qualification and 3.75 percent were matric qualified.

Table 4.9
Distribution of Respondents according to their Educational Levels

(Figures in Percentages)

	Educational Level	Working women N =160	Non-working women N = 260	Total N = 420
a.	Illiterate	3.75	11.15	8.33
b.	Undermatric	7.50	24.23	17.85
c.	Matriculate	3.75	22.31	15.24
d.	Higher Secondary	8.13	14.23	11.19
e.	Graduate	26.87	23.85	25.00
f.	Post-Graduate/ Professional	50.00	4.23	21.68
Total		100.00	100.00	100.00

SOURCE: - *Primary Data*

N.B:- Undermatric – include primary level to 9th standard.
Matriculate – include 10th standard
Higher Secondary – include 11th -12th standard
Professional– include Doctors, Engineers and Lawyers.

Amongst non-working women 24.23 percent were undermatric, 23.85 percent graduates, 22.31 percent matriculates and only 4.23 percent postgraduates. None of the professionals were present amongst non working sample. The data shows that the number of post-graduates and professionals was relatively higher in the study sample. This is because women in Kashmir are now keen on receiving higher education. A general trend found was that women prefer to go for higher education to get absorbed in jobs even at reasonable salary, as they regard it better than sitting at home.

Thus literacy among women opens the possibility of unlimited exposure to new information and more importantly to new ways of thinking and new perspectives on existing information. Also literate women are able to constructively express their talents and give direction to their aptitude. This enables them to live a life which is satisfying and most fulfilling.

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4.2 WOMEN AND EDUCATION

Education is considered both an end in itself, and a means to attain certain ends. It develops the personality and wisdom of people, makes them capable of performing certain economic, political and cultural functions and consequently their socio-economic status is enhanced. In the modern context, education mostly means a formal type of learning which is obtained through educational institutions. Education is the only institution which can do a ways with inequality between men and women, which are settled in the minds of people through the process of socialization. Therefore, to improve the status of women, education is considered essential.

1.1.1. MOTIVATIONAL FACTORS FOR EDUCATION

Education among women can go a long way in helping women get out of low–skilled jobs which are extensions of domestic work and equip them to take up jobs which would be better paying and less exploitative, thereby giving them higher status, economic independence and knowledge etc.

Data from Table 4.10 reveal that overall 77.14 percent women receive education to have higher status, 67.38 percent for employment, 64.50 percent for knowledge, 38.10 percent for proper raising of children and 27.38 percent to get good spouses. An analysis of data shows that among working women 78.75 percent respondents had indicated acquisition of knowledge as one of the motivating factors for their education. The percentage in non working women is 55 percent only. This difference is probably due to their educational background of parents or family members. In the sense, the women from less qualified family are motivated less to acquire knowledge. Again 58.13 percent working women had reported seeking employment as one of the motivational factor for receiving education where as 73.07 percent amongst non working women had reported the same. The difference in their opinion may be again due to

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economic background of their families.

Table 4.10
Respondents Motivational Factors for receiving Education

(Figures in Percentages)

Motivational factors	Working Women N = 160	Non Working women N = 260	Total N = 420
a. Higher status	78.13	76.53	77.14
b. Employment/ economic independence	58.13	73.07	67.38
c. Knowledge	78.75	55.00	64.50
d. Proper raising of children	37.50	38.46	38.10
e. To get good spouses	28.13	26.42	27. 38
f. Parents encouragement	28.13	27.30	27.02
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B: The totals exceed actual numbers because respondents have listed multiple choices.

The achievement of higher status is a significant motivational factor for education. In this study 78.13 percent working women and 76.53 percent non working women had reported so. However much variation was not observed regarding achievement of higher status as motivational factor of education between working and non working women.

Figures from table indicate that respondents of both the groups have accepted higher status, employment, knowledge and proper raising of children as significant motivational factors for their education. However a relatively larger number of women perceived higher status as the most important motivational factor among all. This was mainly because education gives way to employment which enhances their status within family and outside family. Study of Kaur (1987) confirms the fact.[47] Also this finding of the study confirms the study hypothesis: "Education enhances status and is a major step for empowerment of women".

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Education also leads to more and better economic opportunity and hence better income levels which in turn lead to empowerment of women. Study of Ketan (1993) confirms the results[61]. It was also felt by respondents that education leads to knowledge of better hygiene, improved nutrition practices awareness about legal rights of women etc.

Thus the motivational factors for education is influenced by number of factors like economic background of the family, pattern of socialization, educational status of parents etc. Study of Rama (1989)[49] and Mathur (1992)[54] confirm the same results.

4.2.2. NECESSITY OF EDUCATION TO BOTH THE SEXES

Findings revealed that out of the total study sample of 420, 85.24 percent were in favour of imparting education to male and female equally without any discrimination. Only 14.76 percent were of the view that priority in education should be given to males first, as they are the bread earners of family. The reason for giving less education to girls as reported by the respondents was that the parental attitude towards the girl child was governed by social and cultural factors and family roles. They believed that education makes a girl less attentive to household work such as cooking, sibling care etc. Families preferred to spend money for the education of sons, because the returns to these investments would finally remain within the family. But the returns to investment in the daughter's education would finally go to her husband's family. This was found to be the main reason of negligence of female education in some respondents.

OPINION OF RESPONDENTS REGARDING NECESSITY OF EDUCATION TO BOTH THE SEXES

Table 4.11 provides information about the opinion of respondents regarding necessity of education to both the sexes.

Table 4.11Opinion of Respondents Regarding Necessity of Education to both the Sexes

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Table 4.11
Opinion of Respondents Regarding Necessity of Education to both the Sexes

(Figures in Percentages)

Opinion of Respondents	Working women N =151	Non-working women N = 207	Total N = 358
a. Education gives opportunity for employment	58.13	76.15	69.29
b. Education gives knowledge	78.75	48.07	59.76
c. Education brings social behaviour	46.25	16.53	27.86
d. Education modifies behaviour	31.88	19.61	24.29
e. Education builds characters	28.13	16.15	20.71
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Among working women 78.75 percent have expressed education gives knowledge, 58.13 percent believed education gives opportunity for employment, 46.25 percent considered education brings social behaviour, 31.88 percent have accepted that education modifies behaviour and 28.13 percent have indicated that education builds character of a person.

As shown in Table 4.11 among non working women 76.15 percent have considered education gives opportunity for employment, 48.07 percent believed education gives knowledge, 19.61 percent accepted education modifies behaviour, 16.53 percent believed education brings social behaviour and 16.15 percent indicated that education builds character.

hese figures indicate that overall women of both groups of the study sample have considered education gives opportunity for employment, gives knowledge, and brings social behaviour as significant opinions regarding necessity of education to both sexes.

An analysis of data shows that among working women 58.13 percent have indicated education gives opportunity for employment. This percentage among non working women is 76.15 percent. The difference is probably due to their economic background. The

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respondents from poor economic background are normally motivated to get education as a basic requirement for employment.

Among working women 78.75 percent have reported that education gives knowledge whereas only 48.07 percent non working women have given this opinion. The difference is again due to economic background and educational background of families. In the sense, maximum respondents among working women were educated therefore they gave knowledge more significance than non working women. Also working women were found to be economically better than non working women, so the quest for knowledge was found to be an important opinion regarding education to both sexes.

Data further indicate that 46.25 percent of working and 16.53 percent of non working women have given their opinion that education brings social behaviour in an individual. The difference in the percentage may be again due to the socio–economic and educational background of their families.

Often it is found that if parents are educated, they encourage their children to get education so that they can pursue various careers and live a better life. The growing demand of education compels parents rather make it necessary for parents especially middle and upper class to give education to both sexes.

Thus the opinion of women regarding necessity of education to both sexes finds that there is no single opinion but a variety of opinions which make it necessary to impart education to both sexes. However the findings mainly imply that education gives opportunity for employment gives knowledge and brings social behaviour in an individual. Therefore we can say that education empowers women. Thus a part of the study hypothesis: "Education enhances status and is a major step for empowerment of women" is again confirmed.

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1.1.2. HELPFUL FACTORS PERCEIVED BY RESPONDENTS IN ACHIEVING EQUAL STATUS TO MEN

Table 4.12 indicates that 70 percent of the respondents agreed that property rights, education and employment help in achieving her equal status to men. This is because education and employment both help in upgrading the status of women in family, society, and community.

Table 4.12
Helpful Factors in Achievement of Equal Status to Men

(Figures in Percentages)

Factors	Working women N = 160	Non-working women N = 260	Total N = 420
a. Property rights	60.00	76.15	70.00
b. Both education and employment	78.75	63.46	70.00
c. Laws safeguarding women	43.75	34.61	38.10
d. Employment	10.63	36.92	26.90
e. Higher education /vocational education	12.50	26.53	21.19
f. Other	0.00	5.76	3.57
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Thus we can say that empowerment of women takes place when she is educated which leads to her employment and further helps her to be economically independent. A study of Devi (1987) confirms the fact.[46]

4.4.4. PERCEPTION ABOUT IMPACT OF EDUCATION ON CHANGING TRADITIONAL GENDER ROLE EXPECTATION

Education is one of the powerful instruments which initiate a social change especially in the lives of women. Women's education has brought significant change in their conventional roles of being

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wife, mother and daughter–in–law. Today educated women enjoy a better position and a certain amount of freedom in their gender roles as against the illiterate women. Various studies indicate that the attitudes of educated women have undergone a considerable change regarding their roles and statutes in society.

The data from Table 4.13 shows that out of total sample 82.14 percent perceived that education has accorded them a higher status and thus brought changes in their gender role expectations. 72.14 percent had said that education has created in them an awareness regarding their rights and 62.38 percent respondents have stated that education has helped them in their personality development by providing opportunities for their development of individuality.

Table 4.13
Impact of Education on Changing Traditional Gender Role expectations

(Figures in Percentages)

Nature of impact	Working women N = 160	Non-working women N = 260	Total N = 420
a. Perception of higher status	81.25	82.69	82.14
b. Awareness regarding women's right	75.00	70.38	72.14
c. Helps in individual personality development	62.50	62.30	62.38
d. Courage to oppose exploitation	55.63	29.61	39.52
e. Helps in removal of superstition	43.75	32.69	36.90
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Further 36.90 percent have said that education has helped them to give up myths, beliefs and superstition concerning gender role expectations. Also 39.52 percent have stated that education has influenced their gender role image by providing them courage to oppose exploitation and injustice in their families.

Specifically among working women 81.25 percent and 82.69 percent among non working women have expressed that education

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has raised their status in the family, society and community. Again 75 percent among working women and 70.38 percent amongst non working women have said that education has created in them an awareness regarding their rights.

Further, 62.50 percent among working women and 62.30 percent among non working women revealed that education helps in individual personality development by enhancing her position in family and society. However, 55.63 percent among working women and 29.61 percent among non working women have reported that educational attainment has developed courage in them to raise their voice against exploitation and injustice at home. The trend was found higher in working women as they were more educated and economically independent than non working women. Also non working women found themselves insecure so did not raise much voice against exploitation to them.

Regarding removal of superstitions 43.75 percent among working women believed that education has helped them to give up myths and blind beliefs were as 32.69 percent among non working respondents believed the same.

Thus figures reveal that a majority of respondents in both groups have experienced the positive impact of education on their changing gender roles and their expectations. Education has thus brought changes in the lives and roles of women by making them aware of their status, role and rights with the result they are empowered and therefore have the courage to oppose exploitation. The study of Ranjan (1993) confirms the same results[65]. Therefore, the hypothesis of this study that "Education enhances status and is a majority step for empowerment of women" is accepted by the study data.

4.4.5. FACTORS RESPONSIBLE FOR GAINFUL EMPLOYMENT OF WORKING WOMEN

Employment contributes to broaden the outlook of women since

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it brings them out of their homes and family setting which gives them opportunities to move in a wider circle of social inter-action. In other words, as the level of education of women goes up, the desire to strive for economic independence among them also goes up.

Table 4.14
Factors Responsible for Gainful Employment

(Figures in Percentages)

Factors	Working women N = 160
a. Economic independence	53.20
b. Utilization of education	46.30
c. Gross necessity/ less income of family	43.10
d. To improve socio economic status	28.30
e. To escape domestic work	5.60
f. Utilization of time	2.50
Total	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Table 4.14 reveals that 53.20 percent respondent take employment to be economically independent, 46.20 percent said that since they are educated they therefore utilize their education for their employment, 43.10 percent take employment for less income of their families so that they can supplement their family needs, 28.30 percent said they take employment to improve their socio-economic status, while the rest take employment to escape domestic work and to utilize their spare time. However, the table clearly depict that main reason given by the respondent for employment was found to be economic independence, gross necessity and utilization of education. Study of Sudha (2000) confirms the same results.[31]

The data point out that the desire for economic independence is important for all the three income groups but is relatively more among women from lower and middle income groups. The achievement of economic independence as a motivational factor for

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women's employment appears to be related to their economic background. The data reveals that a majority of women aspiring for economic independence belong to younger age groups as they look for independent earnings. The desire to supplement family income is another important factor of employment for women as the rising cost of living compels the women of middle and lower class of households to take up employment in order to supplement the family income. Thus, women move out of their homes for employment to be economically independent, for supplementing their family income and of course want to utilize their educational degree thereby empowering themselves. A study by Shakuntela (1999) confirms the same results.[71] Therefore the hypothesis of the study: "Economic empowerment or financial difficulties is most dominant reason for job earnings of women" is confirmed by the study data.

4.4.6. UNFAVOURABLE ATTITUDE OF FAMILY MEMBERS TOWARDS WOMEN'S JOB

The responses of unfavourable attitude of family members towards women's job are shown in Table 4.15.

Table 4.15
Factors Responsible for Unfavourable Attitude of Family Members

(Figures in Percentages)

	Factors responsible of family members	Working Women N = 160
a.	Inconvenient working hours	19.37
b.	Enough time is not given to children	19.37
c.	Less time for domestic work	18.13
d.	Less time for social gathering	6.88
e.	Working with males	2.50
f.	Dress dictation of job	0.63

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Acc. No. 7578
Dated 15.1.08

SOURCE: - ***Primary Data***

Out of the total sample, 28.75 percent families had unfavourable attitude towards women's job. Among them 19.37 percent each faced problems in family due to inconvenient working hours of the women and less time given to their children. This was found to be the main

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problem of working women which they were facing in their families. In-laws or their family members were not happy with their job as they could not devote much time to their children, husband and domestic work. As a result the main conflict among working women is their dual role. Study of Sinha (1998) confirms the fact[48]. However, it was revealed that women enjoyed greater freedom in nuclear families as they managed doing things according to their choice and convenience. In addition the other factors responsible for unfavourable attitude of family members towards women job was less time for domestic work (18.13%), less time for social gathering (6.88%), working with males (2.50%) and dress dictation of jobs (0.63%).

Table 4.16

Analysis of Unfavourable Attitude of Family Members in Relation to Financial Contribution of Women to their Families

(Figures in Percentages)

Unfavorable attitude of family towards women job.	Extent of Financial Contribution				
	Nil N = 9	25% N = 45	50% N = 93	75-100% N = 13	Total N = 160
a. Enough time is not given to children	22.22	22.22	17.20	23.08	19.37
b. Inconvenient working hours	33.33	26.66	15.05	15.38	19.37
c. Less time for domestic work	33.33	22.22	10.75	38.46	18.13
d. Less time for social gathering	11.11	11.11	2.15	23.08	6.88
e. Working with males	33.33	-	1.07	-	2.50
f. Dress dictation of job	11.11	-	-	-	0.63

While analyzing the various factors responsible for unfavourable attitude of family members in relation to financial contribution of women it was seen from Table 4.16 that majority i.e. 33.33 percent were those who contributed nothing financially to their family income. The reasons put forth by women for not contributing towards family income was usually due to their financial insecurity and lack of understanding with their family. Data also establishes that the next main unfavourable attitude of family/in-laws towards job of working women is that enough time is not given to their children. This was revealed by total 19.37 percent as they feel that by being employed

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they have to perform dual role i.e. at work place and home thus feel physically weak and overstressed which hampers in giving enough time to their children.

Among them 22.22 percent who had no financial contribution towards their family said that their family members had unfavourable attitude towards their job as they feel that enough time was not given to their children. Again same percentage was observed amongst women whose financial contribution toward their family was 25 percent. Many women were not available in their homes when their children came from schools. The table further reveals that overall 18.13 percent had little time for domestic work. Depending on the nature of job and type of family, the factor of domestic work prevailed. Women enjoyed greater freedom in teaching and enjoyed most in nuclear families. In Kashmir, people are social and very formal to guests, 23.08 percent who contributed 75–100 percent felt that they had less time for social gathering which sometimes would make them feel guilty. Only 33.33 percent had unfavourable attitude working with males, this included mainly the jobs of police. However, in spite of the unfavourable attitude of family members women preferred working rather than to sit at their homes. They wanted to be self-independent economically and also wanted to supplement their family income.

Table 4.17

Analysis of Favourable Attitude of Family Members in Relation to Financial Contribution of Women to their Families

(Figures in Percentages)

Favourable attitude of family towards women's job	Financial contribution to family expenditure				
	Nil N = 9	25% N = 45	50% N = 93	75-100% N = 13	Total N = 160
a. Supplements family income	55.55	60.00	64.51	92.31	65.00
b. Family likes you to be independent	22.22	22.22	24.73	15.38	23.13
c. Family likes you to go out of home	-	4.44	7.53	15.38	6.88

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families did not have unfavourable attitude towards their women's jobs. Table 4.17 shows that 65 percent of respondents were of the opinion that they supplement their family income and thus increase family status. Study of Jena[61], Khana and Verghese[40] confirms the fact. Among them 92.31 percent contributed 75–100 percent to their family income. This included usually those women who were separated, divorced or widowed. Also 15.38 percent whose contribution to family income was 75 to 100 percent wanted women to go out of home in order to keep them away from tensions at home.

Table 4.18 indicates that 19.37 percent each faced inconvenient working hours and less time for their children. Amongst them the administrators were leading with 50 percent followed by banking 36.84 percent, 20 percent each for professionals and private business. Further data indicates that 50 percent of administrators, 26.67 percent professionals, 21.05 percent in banking and 20 percent in private business did not get enough time for their children. This again adds to our research that working women face time inconvenience problem as they have to maintain a balance between their domestic duties, child rearing and employment. However, it was found that women working as administrators, professional, bankers etc. faced much stress and strain and time inconvenience problem.

Data in Table 4.19 indicates that time inconvenience and rearing and caring of children were found to be leading factors for unfavourable attitude of family towards women's job. Less time for domestic work was also found to be the next leading factor.

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Table 4.18
Analysis of Unfavourable Attitude of Family towards Women's Job in relation with Nature of Job

(Figures in Percentages)

Unfavourable attitude of family towards women job	Teaching N = 42	Professional N = 30	Administrators N = 36	Clerical/ Secretarial N = 37	Banking N = 19	Private business N = 5	Other N = 21	Total N = 160
a. Inconvenient working hours	11.90	20.00	50.00	18.92	36.84	20.00	9.52	19.37
b. Enough time is not given to children	19.05	26.67	50.00	13.51	21.05	20.00	9.52	19.37
c. Less time for domestic work	9.52	10.00	33.33	24.32	31.57	40.00	9.52	18.13
d. Less time for social gathering	2.38	10.0	16.67	8.11	15.79	-	-	6.88
e. Working with males	2.38	-	-	-	15.99	-	-	2.50
f. Dress dictation of job	-	-	-	2.70	-	-	-	0.63

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Table 4.19

Analysis of Unfavourable Attitude of family towards Women's Job in relation with Nature of Spending self Income

(Figures in Percentages)

Unfavourable attitude of family towards job	Independent sending N = 52	Joint spending N = 78	Spending by husband N = 15	Spending by Head of family N = 15	Total N = 160
a. Time inconvenience	23.00	16.66	20.00	26.67	19.37
b. Enough time is not given to children	17.31	15.38	33.34	33.34	19.37
c. Less time for domestic work	15.38	17.99	13.13	13.33	18.13
d. Less time for social gathering	11.54	2.56	13.34	6.67	6.88
e. Working with males	5.76	2.56	6.67	6.67	2.50
f. Dress dictation of job	-	1.28	-	-	0.63

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Among these 26.67 percent respondents whose income was spent by head of family faced inconvenient working hours, 17.99 percent who had joint spending had less time for domestic work.

Perusal of these tables indicates that inconvenient working hours, less time for domestic work and children were the leading factors for unfavourable attitude of family towards women's job. Women are primarily associated with the home and men with the outside world. As home makers women are expected to look after domestic chores, such as cooking, serving food, cleaning the house etc. Women's contribution to productive activities or to actual earnings of the family varies at different socio-economic levels. In the Indian cultural context, house wives and mothers have the feminine roles, which includes child rearing also. In other words these are sex–linked roles for women. But on the other hand majority of families were favoring women's job as they supplement family income, enhance family status thereby enhance their identity which empowers them in their families.

4.2.7. REASONS GIVEN BY WOMEN FOR BEING PHYSIOLOGICALLY WEAK

Women's biological make up is such that she is capable of producing children, gives birth and lactates them. This role of a female makes her prone to various weaknesses if not given proper care and nutrition. Also menstruation among women makes her aneamic to some extent. Thus women in general feel physically weaker to men due to her biological make up.

Table 4.20
Responses to Physiological Weakness of women

(Figures in Percentages)

Responses	Working women N = 160	Non working women N = 260	Total N = 420
a. Yes	69.40	90.38	82.38
b. No	30.60	9.62	17.62
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

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Table 4.20 indicates an overall 82.38 percent respondents felt that they were physically weak and 17.67 percent felt that they are not physically weak than men. Among non working women 90.38 percent as compared to 69.40 percent working women have reported that they feel physically weaker than men. This clearly ascertains that education and employment play an important role in development of women.

From Table 4.21 figures reveal that overall 73.57 percent were of the opinion that pregnancy makes women physiologically weak, whereas 51.67 percent felt that being a female affects her freedom of movement, 43.57 percent felt that they were weak because of their emotions and 19.76 percent were scared of being raped or molested.

Table 4.21
Reasons given by Women for being Physiologically Weak

(Figures in Percentages)

Reasons	Working women N = 111	Non-working women N = 235	Total N = 346
a. Being emotionally weak	30.63	51.53	43.57
b. Being a female it affects her freedom movement	36.25	61.15	51.67
c. Pregnancy factor	43.13	92.30	73.57
d. Scare of being raped.	12.50	24.23	19.76
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Further a clear distinction between reasons of working and non working women was observed. Amongst working women 43.13 percent as compared to 92.30 percent non working women felt that pregnancy factor makes them physiologically weak, 36.25 percent among working women as compared to 61.15 percent non working women gave the reason of being female it affects their freedom of movement. Again 30.63 percent working women as compared to 51.53

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percent non working women felt that they were weak because of their emotions, 12.50 percent working women as compared to 24.23 percent non working women were scared of being raped or molested.

Thus on comparing the figures of working and non working women it was revealed that higher percentage of reasons for physiologically weak was given by non working women. This may be due to their lesser educational qualification.

4.2.8. RESPONSES OF INCAPABILITY OF WOMEN TO DO EVERY JOB

Findings revealed that out of total 420 respondents, 51.19 percent were of the view that women cannot handle every job due to their physical structure and biological makeup. Women's body is such that they cannot go for strenuous or laborious work. On contrary 48.81 percent were of the view that women can do every job on a par with men. They are capable of moving in every field without the fear of being women.

Table 4.22
Reasons given by Women for being Incapable of doing all kinds of Job

(Figures in Percentages)

Reasons	Working women N = 63	Non-working women N = 152	Total N = 215
a. Women is physically weak	68.25	38.16	46.98
b. Women biology is of child bearing	15.87	51.97	41.40
c. Physically weak to do laborious work	38.16	36.84	37.21
d. Cannot work in military/ armed forces	47.62	31.58	36.28
e. Man is more powerful	4.76	32.24	24.17
f. Inconvenient to do night duties	23.81	13.82	16.74
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

N.B:- The totals exceed actual number because respondents have listed multiple choices.

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Table 4.22 shows that 46.98 percent respondents feel that women is physically weak, 41.40 percent revealed that women's biological makeup is such that she cannot do every job, 36.28 percent feel women cannot go for armed or military forces as the job is strenuous and not safe for women. However the main finding of the table was that non working women perceive that child bearing is their main role i.e. 51.97 percent as compared to working women as 15.87 percent. Because of this stress of playing dual role at home and at work place 68.25 percent working women said they are physically weak as compared to 38.16 percent non working women. Further results revealed that 32.24 percent non working women were of the opinion that men are physically more powerful as compared to 4.76 percent of working women. Therefore it can be clearly ascertained from the data that although working women feels physically weak but are not ready to accept that men is more powerful as they feel that they are in no way behind men.

4.3 ECONOMIC PARTICIPATION / EMPLOYMENT

For the development of society it is necessary that all the sections of people should fully participate in it so that opportunities for full development of potentialities of women are available. When women are financially dependent, they are vulnerable to exploitation as compared to those who are gainfully employed as they enjoy greater economic independence. Generally economic independence means spending one's own income according to one's own wish. In other words, it implies the power of a person to use self-earned income according to his/her own wish even if encountering opposition of others. Some women earn money and hand it over to their husbands or head of families for spending. The present study attempts to examine the question whether working women enjoys economic independence in reality.

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4.3.1. WOMEN'S FINANCIAL CONTRIBUTION TO FAMILY INCOME.

Usually women work to become financially independent. They also add to their family income which enhances their status within and outside family.

Table 4.23
Women's Financial Contribution to Family Expenditure

(Figures in Percentages)

Women's financial contribution to family expenditure	Working women N = 160
a. Nil	5.63
b. 25%	28.12
c. 50%	58.13
d. 75 – 100%	8.12
Total	100.00

SOURCE: - *PRIMARY DATA*

It is evident from the data in Table 4.23, that 58.13 percent contributed 50 percent of their salary to family expenditure, 28.12 percent contributed 25 percent, 8.12 percent contributed 75-100 percent as these included those women who were separated, divorced, widows or those who supplemented family income due to illness of their husbands. Only 5.63 percent of women did not contribute anything to their family expenditure. Results revealed that more than 50 percent contributed as much as men contributed in their families. Study of Rama (1989) confirms the same results.[49]

Thus it can be ascertained from the result that by financial contribution in the family women are playing the role of wage earner equal to men. This definitely gives them the sense of empowerment in family and society. Therefore the study hypothesis: "Women's work outside home (i.e. employment) is the primary avenue for their

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empowerment" is confirmed by the study data.

Findings indicate that 72.50 percent of family members/husbands were satisfied with the financial contribution of working women. Finding revealed amongst them 98.28 percent affirmed satisfaction of husband/family towards women's financial contribution. The main reason regarding the satisfaction of family members was because women contribute and supplement the family income and thus increase family status. However 27.50 percent families were not satisfied with women's contribution as she could not devote much time to the upkeep of her children and for their household work.

NATURE OF SPENDING SELF INCOME (WORKING WOMEN)

Though women earn but some do not have control over their earnings. This may be influenced by number of factors.

Table 4.24
Nature of Spending Self Income

(Figures in Percentages)

Nature of Spending Self Income	Working women N = 160
a. Joint spending	48.75
b. Independent spending	32.51
c. Spending by Husband	9.37
d. Spending by Head of Family	9.37
Total	100.00

SOURCE: - ***Primary Data***

Analysis of data in Table 4.24 reveals that 48.75 percent spent their income jointly with their husbands or family members; while 32.51 percent spent their income independently. While as 9.37 percent each income is spent by their husbands and heads of family. Therefore analysis shows that the levels of education, cadre of job and age of respondents have no special impact on their power of economic

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independence.

4.3.2. WOMEN AND THEIR HEALTH PROBLEMS

To address the problems concerning women's health, a holistic life span approach is needed. Women as growing human beings, homemakers, workers, mothers and elderly citizens face different type of health related issues. Women's specific common illnesses are aches/ pains (Back, head, stomach, uterine) weakness, fevers, respiratory problems such as reproductive tract infection; white discharge etc. Middle aged women have arthritis, menopause, osteoporosis, migraine and swelling of legs. Women's health is determined by the material reality generated by socio economic, cultural forces as well as gender relations based on subordination of women. It is thus important to make men aware about women specific health need as improvement in women's health is a precondition for development of her family.

Data from Table 4.25 reveals that overall 70.95 percent women suffer from fatigue/mental stress, 28.10 percent had blood pressure, 26.67 percent were anaemic, 24.29 percent had backache and 18.33 percent had orthopedic problems.

Table 4.25
Women and Their Health Problems

(Figures in Percentages)

Health problems	Working women N = 160	Non-working women N = 260	Total N = 420
a. Fatigue/ Mental stress	74.38	30.38	47.14
b. Blood Pressure	16.25	35.38	28.10
c. Anaemia	11.25	36.15	26.67
d. Backache	20.00	26.92	24.29
e. Orthopedic problems	9.38	23.84	18.33
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

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Among working women 74.38 percent suffered from mental stress and fatigue, 20 percent suffered from backache, 11.25 percent from anaemia and other female health problems. Amongst non-working women 30.38 percent suffered from fatigue/mental stress, 35.38 percent had blood pressure and 36.15 percent were anaemic. On comparing percentages of working and non working women it was observed that 74.38 percent working women faced more stress than 30.38 percent non working women due to their role of being mother as well as employee. Study of Nevil and Demico (1975) confirms the fact.[108]

Data also reveal that problem of blood pressure was more among non working women (35.38%) as compared to working women (16.25 %). Thus a association between blood pressure and occupation was found amongst women. Non working women due to their financial problems were significantly found to have more blood pressure than working women. Study of Frommer (1986) confirms the fact.[44] Anaemia, backache and orthopedic problems were again found more among non working women. This may be assumed due to their less qualification and total financial dependence on men. Non working woman feels insecure due to her economic dependence on men as she sometimes hesitates in asking for money to go to doctor or to have good balanced diet.

Women and men have somewhat different kind of health risks throughout their life span. Therefore women is more prone to health risks due her pregnancies and child bearing. Most women work harder and longer than men and experience great deal of fatigue (both physical and mental).

4.3.3. WOMEN AND WORK

Women are entering in all professions which are non traditional and thus they penetrate the so called "male" domain. Participation in economic field is crucial to women's struggle for a

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better social status. Women who remain financially dependent are exploited more than those who are self sufficient and economically independent which later on opens the path of social freedom and getting rid of slavery of men becomes possible for them.

Table 4.26
Reasons for Favouring Women's Employment even if financially Sound

(Figures in Percentages)

Reasons	Working women N = 106	Non-working women N = 167	Total N = 273
a. She is financially independent	55.63	86.53	74.76
b. Remains active	33.75	54.61	46.67
c. She utilizes her capability	23.13	55.38	43.10
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Findings ascertain out of a total sample of 420, 65 percent were in favour of taking up employment even if financially sound. The main reason for employment was economic independence, which empowers women. Also educated women preferred to move out of their home so that they were not a burden on their family. Only 35 percent were not in favour of taking up jobs as their main priority was rearing and caring of children (41.67%), to be good housewives (35%) etc. These women tried to find their personal development in the success of their children.

Table 4.26 shows that 74.76 percent favour employment as women remains financially independent, 46.67 percent preferred employment as this enabled them to enjoy more freedom of living by moving out of the four walls of home and 43.10 percent said that by employment women utilizes her capability. This helped them to relax themselves from the in-family tensions like interference of in-laws or lack of understanding among family members. Therefore the

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hypothesis of the study: "Economic empowerment is the most dominant reason for job earning of women" is confirmed by the study.

4.3.4. PERSONAL SAVINGS OF WOMEN

An analysis of Table 4.27 reveals that 83.75 percent of working women had personal savings as compared to 50.76 percent of non-working women.

Table 4.27
Responses to Personal Savings

(Figures in Percentages)

Responses	Working women N = 160	Non-working women N = 260	Total N = 420
a. Yes	83.75	50.76	63.33
b. No	16.25	49.24	36.67
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

Higher percentage i.e. 49.24 percent of non working women had no savings as compared to 16.25 percent of working women. This clearly indicates that working women were more secure financially than non-working women due to their economic empowerment which in turn is an indicator for enhancement of their status.

Table 4.28 shows that amongst working women there is larger amount of savings i.e. Rs.25,000–40,000 amongst 33.58 percent as compared to 22.72 percent amongst non working women, 26.12 percent working women were having Rs.40,000–55,000 as compared to 8.33 percent among non working women. However more women had Rs.10,000–25,000 of savings among non working class as their was less percentage of working women who had this much of saving.

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Table 4.28
Extent of Personal Savings of Women

(Figures in Percentages)

Extent of savings (in thousands)	Working women N = 134	Non-working women N =132	Total N = 266
a. Below 10,000	14.93	30.30	22.55
b. 10,000 – 25,000	11.19	30.30	20.67
c. 25,000 – 40,000	33.58	22.72	28.22
d. 40,000 – 55,000	26.12	8.33	17.29
e. 55,000 – 1 lakh	11.19	4.56	7.89
f. 1 lakh – above	2.99	3.79	3.38
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

Therefore it can be concluded from the data that both working and non working women have financial savings but it was observed that maximum amount of deposits were saved by working women. Thus with work participation women give necessary financial support to their families and have some saving which leads them to the mechanism of empowerment.

Table 4.29 clearly depicts that financial savings are more amongst working women. It can be seen that 75.79 percent of working women had savings as compared to 15.90 percent non working women, 42.53 percent working women had fixed deposits and only 25 percent non working women possessed them.

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Table 4.29
Type of Savings

(Figures in Percentages)

Type of Savings	Working women N = 134	Non-working women N =132	Total N = 266
a. Post office savings	35.07	48.48	41.72
b. Fixed deposits	42.53	25.00	33.83
c. Saving account	75.79	15.90	31.20
d. Recurring account	39.55	12.12	25.94
e. Shares	11.19	3.79	7.52
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Again 39.55 percent working women had recurring account and in comparison only 12.12 percent of non working women were having this account. However post office savings were more amongst non working women i.e. 48.48 percent as compared to 35.07 percent working women. Therefore it can again be concluded that working women were found to be more empowered due to their savings which helped them to gain control over their lives and enables them to the extent to do what one want to do.

Data from Table 4.30 indicates that 51.91 percent of respondents had received Mahr at the time of marriage and they had deposited the same in banks or post offices for further security.

Amongst non-working women 57.69 percent had received payment of Mahr by husband fully as compared to 42.50 percent working women. Among these the majority were of low income groups. The reason for savings again was mainly to have personal security coupled by need to invest in children's education/welfare.

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Table 4.30
Payment of Mahr by Husband

(Figures in Percentages)

Responses	Working women N = 160	Non- Working women N = 260	Total N = 420
a. Paid fully	42.50	57.69	51.91
b. Not paid at all	44.40	34.62	38.33
c. Paid half only	13.10	7.69	9.76
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- Mahr is the amount paid by bridegroom to bride among Muslims at the time of Nikah Ceremony.

It was further observed that though women earn but still they do not have large personal savings as they spend their money on their family and children. Study of ILO confirms the fact which states that "Men tend to spend 60 percent of their income in their home and 40 percent on themselves, were as women spends 90 percent of her income on her family and 10 percent on herself".

Table 4.31 shows that out of 420 respondents, 73.81 percent had valuable jewellery as their personal asset. It is custom in all religions that jewellery is usually given to women at the time of her marriage. They usually do not sell this jewellery but retain it as a security to themselves. But many women in the present study had sold their jewellery to construct houses, to buy land, to educate their children or had given it to their children at their marriage.

Table 4.31
Forms of Personal Assets

(Figures in Percentages)

Personal assets	Working women N = 160	Non-working women N = 260	Total N = 420
a. Valuable jewelry	71.25	75.38	73.81
b. Land	30.00	28.00	28.81
c. House	10.00	6.92	8.10
Total	100.00	100.00	100.00

SOURCE: ***Primary Data***

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N.B:- The totals exceed actual number because respondents have listed multiple choices.

About 28.81 percent out of the total sample owned land in their name which was usually given to them as gift/property by their parents or was purchased by them after selling their jewellery or the cash they received from their parents at the time of marriage. However when it comes to owing of house only 8.10 percent had it on their own name i.e. the documents of the house were on the name of the respondent as a personal asset. This indicates that though women do earn and help their husbands by supplementing family income still they do not own property in their names.

Further findings revealed that 50 percent of working women had borrowed loans from their departments for the construction of their houses and purchase of land. It is a matter of great concern that even though women make financial contribution, still they don't own personal properties. Thus though women earn but do not have the power of possessing or controlling material assets. This may be as women are more likely to be emotional and passionate.

4.4 DECISION MAKING POWER

In any group, status of its members gets expressed to a great extent by their rights of taking decisions regarding themselves and the whole group. In family various decisions are required to be taken regarding daily affairs like maintenance of the house, lifestyle of the members, relations with outside people, budgeting of the family expenses, buying and selling of property, education of their children and marriages of children etc. History reveals that families in India were purely patriarchal in nature, so women in the family were generally barred from taking part in the decision-making process. In the present changing cultural context, some women especially those who are educated and employed, appear to have a certain amount of power in the family decision-making.

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Table 4.32
Responses regarding Women's Decision Making Power in Family

(Figures in Percentages)

Responses	Working women N = 160	Non working women N = 260	Total N = 420
a. Yes	76.88	57.69	65.00
b. No	23.12	42.31	35.00
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

Out of total sample from Table 4.32, 65 percent of women were able to take decisions in their families regarding family affairs, budgeting, purchase of property, children's education and 35 percent were not involved in these decisions. However, among working women 76.88 percent were actively involved in taking decisions jointly with their husbands or family members as compared to 57.69 percent non working women. This indicates that employment can empower women as it gives an equal footing with men in decision making process. Also women's work outside home can be a primary avenue for their empowerment. When women have economic independence majority are able to take firms stands regarding decision in their families.

Table 4.33.
Decision Status of Women in Family

(Figures in Percentages)

Decision status	Working women N = 160	Non working women N = 260	Total N = 420
a. Joint decision	65.62	51.54	56.90
b. You are not involved	23.13	42.31	35.00
c. Single decision	11.25	6.15	8.10
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

Regarding decision status of women in family, Table 4.33 shows that 56.90 percent took decisions jointly with their husband, 35 percent

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were not involved in taking decisions and only 8.10 percent took single or independent decisions. Study of Ranjan (1993) confirms the same results.[65]

On comparing the percentages of working and non working women it was observed that 65.62 percent working women and 51.54 percent non working women took joint decisions. This shows that the patriarchal power structure is changing slowly towards joint decision making. Such a change was found to be associated with the influence of modern values, better socio–economic and educational background of family members. Amongst non working women 42.31 percent as compared to 23.13 percent working women were not at all involved in decision making. This was mainly due to lack of understanding with spouses and family members. Also non working women were financially dependent on men due to their economic constraint which decreased their power of decision making in their families. Thus, once economic empowerment is achieved it leads to major implications on the overall empowerment of women. Intra–family relationships and domestic work culture change due to economic empowerment which results in social empowerment and a more equitable participation of women in decision making takes place. However only 11.25 percent among working women and 6.15 percent amongst non working women could take single decisions. This indicates that though women were empowered economically still they were far away from taking their independent decisions or did not have the authority to take decisions independently. This finding of the study confirms a part of the study hypothesis: "There is still upper hand of men regarding decision making power".

Data from Table 4.34 ascertains that overall 48.10 percent of women take decisions regarding budgeting of family expenses i.e. expenses regarding eatables, home, daily menu, payment to maids/ servants, washer man etc.

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Table 4.34
Nature of Decision Women Takes

(Figures in Percentages)

Nature of decision	Working women N = 160	Non working women N = 260	Total N = 420
a. Household budgeting	47.50	48.46	48.10
b. Children education	47.50	36.92	40.95
c. Construction of new house	28.13	23.85	25.48
d. Purchase of property	25.00	17.69	20.48
e. Choice of marriage	8.75	7.69	8.10
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Figures indicate from the table that 40.95 percent were involved in taking decisions regarding children's education i.e. the type of school where the child should be admitted, the subjects the child offers to take after matriculation/ higher secondary, or the profession which the child intends to take. Also 25.48 percent of women were involved in taking decisions regarding construction of new houses, 20.48 percent took decisions regarding purchase of property like land, shop etc. Only 8.10 percent of respondents took decisions regarding their choice of marriage i.e. choice regarding their spouses. However, 47.50 percent among working women were found to take decisions of children's education as compared to 36.92 percent non working women. Further 25 percent of working women took decisions regarding purchase of property as compared to 17.69 percent non working women, 28.13 percent working women were involved in taking decisions regarding construction of new house as compared to 23.85 percent non working women. Therefore, the hypothesis of this study that "Economic empowerment helps women to take her decisions" is confirmed by the study data. No significant difference was found between working and non working respondents regarding budgeting of family expenses and choice of their marriage. Regarding household budgeting women are socialized differently so they tend to have divergent priorities in expenditure and disposal of cash. Hence, the control of cash and its disposal has been recognized as the element

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of women's power.

Analysis of the nature of decision making in accordance to women's financial contribution to family income is indicated in Table 4.35. Data reveals that working women enjoyed more decision making power as they supplemented and supported their family economically.

Table 4.35
Analysis of Nature of Decisions in relation to Women's Financial Contribution to Family Income

(Figures in Percentages)

Nature of Decision	Financial contribution to family income				
	Nil N = 9	25% N = 45	50% N = 93	75-100% N = 13	Total N = 160
a. Household Budgeting	11.11	4.44	68.82	69.23	47.50
b. Children's education	22.22	15.56	64.52	46.15	47.50
c. Construction of a new house	22.22	35.56	29.03	15.38	28.13
d. Purchase of property	11.11	11.11	30.10	46.15	25.48
e. Choice of marriage	-	12.90	16.13	15.38	8.10

Further it was observed that 68.82 percent of women who contributed 50 percent to their families were found to take more decisions than 11.11 percent women who contributed nothing to their families. Again it was revealed, 64.52 percent who contributed 50 percent to their families had more power of decision-making pertaining to their children's education than those who contributed 25 percent. Thus in cases where women supplement more to family income it becomes obligatory to make wives the partners in family decision-making process. Therefore financing family meant adding to women's power which means being able to influence social choices and decisions affecting her family. In other words it is the key for the term empowerment. Again the study hypothesis: "Economic empowerment helps women to take her own decisions" is confirmed by the study data.

Table 4.36 indicates that higher the education the more is the decision–making power among women especially those who are working. Data indicates that 56.25 percent respondents with post-graduate degree took decisions in household budgeting as compared to 25 percent respondents who were undermatric or 16.66 percent with illiterate qualification. Again 71.25 percent with post-graduation

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took decisions in children's education as compared to 16.66 percent with matric qualification. Further 37.50 percent with postgraduate/ professional degree as compared to 8.33 percent with undermatric qualification took decisions

Table 4.36

Analysis of Nature of Decision making in relation with Educational Qualification of Women

(Figures in Percentages)

Nature of Decision	Working Women							Non-working Women						
	III N=6	UM N=12	M N=6	HS N=13	Gr. N=43	PG/PR N=80	Total N=160	III N=29	UM N=63	M N=58	HS N=37	Gr. N=62	PG N=11	Total N=260
a. Household Budgeting	16.66	25.00	33.33	30.76	46.51	56.25	47.50	13.79	38.10	41.38	75.68	58.07	90.90	48.46
b. Children's education	-	-	16.66	15.38	34.88	71.25	47.50	3.45	22.22	37.93	40.50	54.84	90.90	33.92
c. Construction of a new house	-	-	16.67	7.69	25.58	25.00	28.13	-	22.22	25.86	27.03	24.19	72.73	23.85
d. Purchase of property	-	8.33	-	23.07	13.95	37.50	25.00	-	12.69	17.24	18.92	22.58	63.63	17.69
e. Choice of marriage	16.60	-	-	7.69	16.28	6.25	8.95	-	9.52	3.44	5.41	14.52	9.09	7.69

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N.B:- *Ill = illiterate* *UM= Undermatric*
M = Matric *HS= Higher Secondary*
Gr=Graduate *PG= Post-graduate*
Pr= Professional

with regard to purchase of property. Amongst non-working women, 90.90 percent with post-graduate qualification as compared to 13.79 percent with illiterate qualification took decisions in budgeting family income. Again 19.90 percent with post graduate qualification as compared to 3.45 percent with illiterate qualification took decisions regarding their children's education i.e. results show a decreasing trend of decision making with decrease in educational qualification. Thus, there is a clear distinction in the nature of decisions amongst working and non-working women which was due to the fact that working women are exposed to external environment as they move out of their homes everyday. Moreover it was observed that both education and employment of women play an important role in taking decisions in the family. Thus education leads women to better decision making, greater participation, better economic opportunities, hence better income levels which in turn leads to their equality and empowerment of women. Study carried by Sidramashettar (1991) confirms the same results.[52] Therefore literacy and education go in a long way in making changes not only in the image women have of themselves but also the roles that they play within the society. In other words, literacy is clearly perceived as a means for empowering women in the wider struggle against inequality and injustice in society. This finding of the present study confirms again the study hypothesis: "Education enhances status and is a major step for empowerment of women"

Analysis of Table 4.37 indicates that even though women possessed personal assets like land, jewelry or house, there was still a variation in their decision–making vis-à-vis to men. Data revealed that the main decision women could take is that of budget of family and that regarding education of their children, though there is a clear distinction of percentages between working and non-working women. Amongst working women 50 percent of those who owned land and amongst non-working women 83.33 percent of those who owned

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houses took decisions regarding budget of family. This was mainly because decisions concerned with household affairs are taken by women by keeping in mind the husband's likes and dislikes, but the decisions regarding important issues outside the home are mostly taken by men. Also 41.66 percent among working women who own land and 43.83 percent among non-working women who own land take decisions regarding children's education.

Table 4.37
Analysis of Nature of Decisions with Personal Assets of Women

(Figures in Percentages)

Nature of Decision	PERSONAL ASSETS							
	Working Women				Non-working Women			
	Land N = 48	Valuable jewellery N =140	House N = 16	Total N = 160	Land N = 73	Valuable jewellery N = 196	House N = 18	Total N = 268
a. Household Budgeting	50.00	42.13	25.00	47.50	54.79	36.22	83.33	48.46
b. Children's education	41.66	34.00	62.50	47.50	43.83	28.57	38.89	36.92
c. Purchase of property	41.67	8.78	62.50	25.00	41.38	13.77	38.89	17.79
d. Choice of marriage	6.25	14.52	12.50	8.75	13.69	5.61	5.56	7.69
e. Construction of a new house	25.00	25.44	25.00	28.13	30.14	7.85	27.78	23.85

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To sum up, a majority of employed women enjoy greater amount of power in family decision–making. However, it was revealed that women in nuclear families had greater freedom to take decisions than in joint families where it is hassled by in-laws interferences. Further, the study findings shows that decisions on budgeting and children's education were actively taken by women whereas decisions, especially those in regard to purchase of property and choice of children's marriage were taken by men. Education and employment were found to be the important factors contributing to decision–making power of women. Study of Sidramashettan (1991) also reveals the same fact.[52] Therefore it can be concluded that once economic empowerment is achieved it has implication on overall empowerment of women. It was further observed that work participation outside home and decision making power in the family were related which leads to empowerment of women.

4.5 SOCIAL AND FAMILY RELATIONS

Within the household, the distribution of labour and work allocation is such that men are seen to be the primary producers while women are the consumers and have an overall responsibility for reproduction and domestic work. Women fill the multiple roles of both producers and consumers in addition to their domestic work, child–caring and rearing, etc. The structure, cultural pattern and value system of any society affects the social expenditure regarding behavior of both the sexes i.e. males and females and determines the roles and status of women in the society. In Indian society, social and family relations are very important institutions which provide a basis for the rights and duties of both men and women.

4.5.1 WORKING HOURS OF WOMEN

The job role of a woman coincides with her family role and in between these two roles she obliges social patterns set by the society. If a carries out single handed all the duties of home and job she

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experiences stress and strain. If on the other hand she does not carry out efficiently her role, she feels accused of being inefficient and vain, and suffers from guilty conscience and finds herself torn between home and work. Multiplicity of roles is inevitable among working women which creates confusion regarding the performance of roles.

TOTAL WORKING HOURS OF WOMEN.

Women represent 50 percent of the world population, they perform two thirds of all working hours receive one- tenth of the world income and own less than one percent of world property.[109]

Data from Table 4.38 indicates that amongst working women, 93.75 percent worked in their families for less than 6 hours, 4.37 percent for 6 hours, and only 1.88 percent for 7 hours daily. None of the women worked for more than 7 hours in their family due to their employment outside home. The working hours of working women outside their homes varied in accordance with their nature of jobs. Those who were teachers enjoyed more freedom than those who worked in banks or who were professionals or administrators. Maximum 54.35 percent working women worked for 6 hours daily outside their homes, 33.76 percent worked for 7 hours, 6.25 percent for 8 hours and 1.88 percent worked for more than 9 hours daily. Menial workers, private jobholders worked for more than 8-9 hours daily.

Table 4.38
Total Working Hours of Women

(Figures in Percentages)

Number of working hours	Working Women N = 160		Non-working Women N = 260
	House hold engagement	Official engagement	House hold engagement
a. Less than 6 hrs	93.75	3.76	28.85
b. 6 hours	4.37	54.35	37.31
c. 7 hours	1.88	33.76	22.31
d. 8 hours	0.00	6.25	9.23
e. More than 9 hours	0.00	1.88	2.30
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

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N.B:- House hold engagement means work within home, (domestic/ home engagement).

Official engagement means work outside home i.e. any work, which makes a person a wage earner.

Amongst non-working women a majority 37.31 percent worked 6 hours daily in their homes doing domestic work, 28.85 percent for less than 6 hours, 22.31 percent for 7 hours, 9.23 percent for 8 hours and 2.30 percent for more than 9 hours daily. Therefore while comparing the percentages of house hold engagement between working and non working women it is ascertained that 93.75 percent of working women as compared to 28.85 percent non working women work for less than 6 hours daily within family, 37.31 percent non working women as compared to 4.37 percent working women, work for 6 hours daily in their homes. Also 22.31 percent non working women as compared to 1.88 percent working women work for 7 hours daily. Further the data revealed that amongst non working women 9.23 percent work for 8 hours daily and 2.30 percent work for more than 9 hours daily in their families.

Therefore it can be concluded from the table that though women feel empowered due to their employment but many of them cannot strike a balance between work, commitment and family needs due to their dual roles which results in role conflict. Study of Horenstein (1989) confirms it.[110] Here the hypothesis of the study: "Working women face more role conflict than non working women" is confirmed by the study data. This was mainly found in women with younger children and where the attitude of husband and family members mainly in laws were not extending their help to them.

As per Human Development Report 1999 by UNDP, women do almost 13 percent more work than men in developing countries and spend around 65–70 percent of their time in performing non market activities involving household work whereas men spend about 70–80 percent of their time on market activities.[111]

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4.5.2. TIME SPENT BY WOMEN WITH THEIR FAMILY MEMBERS.

It is revealed from Table 4.39 that overall 85 percent of women responded to spending sufficient time with their families as compared to other 15 percent who said that they did not get enough time with their families.

Table 4.39
Responses of Spending Time with Family Members

(Figures in Percentages)

Response	Working women N = 160	Non working women N = 260	Total N = 420
a. Sufficient	64.75.	98.08	85.00
b. In sufficient	36.25	1.92	15.00
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

Amongst working women 36.25 percent as compared to 1.92 percent non working women revealed that they did not spend sufficient time with their families. The data thus indicate that a good number of working women spend less time with their families.

Data shows an overwhelming difference between percentages of working and non working women. As revealed in Table 4.40 amongst non working women, 80.77 percent spend enough time with their children as compared to 46.87 percent working women bearing overall responsibility of feeding, socializing, giving them company, helping them in studies and teaching them good habits.

Table 4.40
In View of Respondents Sufficient Time Given To

(Figures in Percentages)

Relation	Working women N = 160	Non working women N = 260	Total N = 420
a. Children	46.87	80.77	67.86
b. Husband	21.86	76.54	55.71
c. Friends	9.36	17.31	14.29
d. Mother in law	12.50	13.46	13.10
e. Neighbour	9.36	12.69	11.43
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

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N.B:- The totals exceed actual number because respondents have listed multiple choices.

Majority i.e. 76.54 percent non working respondents as compared to 21.86 percent working women spend enough time with their husbands in looking after their needs, i.e. ironing of their clothes, washing their clothes, cooking according to their likes and dislikes, managing home according to their wishes etc. Further it was revealed that 17.31 percent non working women as compared to 9.36 percent working women had time to meet their friends. Therefore the findings infer that working women invariably has less time for her family members and social relations outside her family.

Thus the single most binding constraint to increasing female income earning activities is women's lack of time or rather the inordinate amount of time women spent every day on tasks that are essential for family maintenance and survival. So recognizing the significance of lack of time as an inhibiting factor for women's empowerment and the realization that none of the roles performed by women can be dropped, women feels that time constraint is closely related to working role of women.

4.5.3. WORKING ROLE (EVALUATION OF WOMEN'S WORK–WITHIN HOME/OUTSIDE HOME)

Working role of women inside home is analyzed in context of their roles as house wives which includes tasks like managing the household chores, taking care of husband, children, in–laws, looking after guests etc. Evaluation of women's work outside home is analyzed in context of their dual role i.e. as house wives and as wage earners. In India women are expected to look after household affairs and her special duties are those of a house wife and mother which are considered compulsory. In financially well off families, help from domestic servants is taken but still they are expected to take care of

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household activities and rear the children properly. For taking help from the servants in household jobs they are paid but if the same job is done by the house wife her work is not evaluated in terms of her financial contributions to the family by saving money. With this view point the study attempts to examine the nature of role women performs in their family i.e. as mother, as home manager or as wage earner.

Table 4.41
Care of Children During Duty Hours of Working Women

(Figures in Percentages)

Care taken by	Working women N = 160
a. Maternal family	20.00
b. Mother in law	30.00
c. Day care centre	8.13
d. Servant	30.00
e. Children are mature	25.00
Total	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Table 4.41 reveals amongst working women 30 percent each of their children were looked after by servants/maids and their mothers-in-law. 20 percent of the children were taken by their mothers in the morning to their maternal homes, as there was no one at home to look after them during duty hours. It was observed that overall it was the sole responsibility of the mother to look after the basic needs of their children at home. Further findings revealed that among working women, 67.50 percent of their husbands were compromising, had good understanding and would equally help their wives in the morning to get their children ready. While as only 28.07 percent non-working mothers said that their husband were helping them. This indicates that husbands of working women are more cooperative and realized that their wives had to go to their offices therefore they helped them in house hold engagements.

Findings also revealed that amongst working women only 53 percent as compared to 73.46 percent non working women were satisfied in fulfilling their role as mother. This was mainly found in

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mothers with young children and due to their being in jobs as they assigned their role to a baby sitter, maid or a servant. Thus even if women is economically empowered, some women preferred to remain at home to attend to household chores and their children then offer themselves to work. Also women expressed a strong desire to be able to afford the leisure of preparing hot meals and looking after the health and personal hygiene needs of their children. Study of Nath confirms the fact.[112]

Table 4.42 shows the factors responsible for not fulfilling mother's role efficiently. Amongst working mothers 50 percent of respondents as compared to 2.92 percent non working mothers found themselves inefficient mothers as they assigned their role to a substitute (maid, servant, maternal home, day care centre etc). Also 61.25 percent working mothers as compared to 7.53 percent non working mothers had less time for their children due to their dual role of being mother and employee. Being unemployed i.e. 45.13 percent of non working mothers gave the response of not fulfilling all the needs of their children in terms of education, recreation, interests of play etc. as they were totally dependent on their husbands or family members for their economic needs.

Table 4.42
Factors Responsible for not Fulfilling Mothers Role Efficiently

(Figures in Percentages)

	Factors	Working women N = 160	Non working women N = 260
a.	Being employed/ unemployed	22.50	45.13
b.	Assigning mothers role to a substitute	50.00	2.92
c.	Less time for children	61.25	7.53
d.	Meagre income	15.67	35.08
e.	Broken home	1.87	2.31
Total		100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

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Among working women 22.50 percent mothers gave the reason that by being employed they had less time for children as they could not spare enough time with them regarding their studies, play activities etc.

Therefore it can be concluded that though women are empowered by their job but she has to shoulder two very different types of responsibilities. She works like a male professional at the work place and cannot shy away from her responsibilities and duties at home which she has to perform like any non working women. Thus role conflicts arise due to her dual role and when she is not able to discharge these duties she suffers from guilt. This finding of the present study confirms the study hypothesis: "Working women face more role conflict than non working women". However, slowly the roles are becoming less defined and mellowing for working women, especially at home front and competition on the professional front takes her mite new. Thus stress and strain can be reduced in some cases only because majority of women work to supplement family income. Study of Reddy (1986) confirms the same results.[113]

4.5.4. HOUSEHOLD TASKS PERFORMED BY WOMEN.

Table 4.43 reveals that among working women 88.13 percent did cooking, 62.88 percent did cleaning and washing, 14.38 percent went to market for buying necessary things. This indicates that though a woman is employed but still they are not free from their household work which they have to carry out in addition to their job tasks.

Amongst non-working wives 90.77 percent did cooking, 71.54 percent did cleaning and washing while 69.23 percent went to market for purchase of things. Thus women in general were found to do all the household tasks themselves except those who had additional hand of servants or whose children were mature and independent. Also women bear the major responsibility for child care and domestic work

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which is obligatory even if woman is employed. An interesting fact is that women themselves like to do domestic work and other house hold tasks as they are socialized from childhood to do these tasks.

Table 4.43
Tasks Performed by Respondents in Household Works
(Figures in Percentages)

Nature of tasks	Working women N = 160	Non working women N = 260	Total N = 420
a. Cooking	88.13	90.77	89.76
b. Attending to needs of family members	55.00	85.00	73.57
c. Cleaning/ washing	62.88	71.54	67.86
d. Going to Market	14.38	69.23	48.33
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Findings revealed that in dual earner families both partners to some extent share the responsibility of childcare equally, especially in nuclear families as discussed before. It was observed that although there is male sharing of domestic work, still the household chores like cooking, washing are treated as women's domain but not men's. Therefore even if women are empowered she does not have the freedom from drudgery of laborious domestic chores.

4.5.4. AREAS OF CONFLICT WITH HUSBAND/FAMILY

Women take up jobs for various reasons though they are invariably expected to bear the major responsibility of household chores and children. Hence, employed married women often face role conflict due to their dual roles. Marital status entails different sets of roles, to a woman. Marriage multiplies the roles a woman has to play. This multiplicity of roles leads to a variety of obligations and duties, which she has to fulfill during her life time. For a working women, by simple mathematics, one can say, that diversified roles encompassing multiple duties and responsibilities lead to different kinds of conflicts.

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Table 4.44
Areas of Conflict with Husband/Family

(Figures in Percentages)

Areas of conflict	Working women N = 160	Non-working women N = 260	Total N = 420
a. Domestic chores	21.25	11.15	15.00
b. Lack understanding with spouse	32.50	48.07	42.14
c. Family interference e.g. (In-laws issues)	37.50	18.07	25.48
d. Less income of family	4.38	12.30	9.26
e. Property issues	15.63	19.61	18.10
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Data from Table 4.44 reveal that among working women 37.50 percent of respondents face conflict within family i.e. with their husbands or in-laws as compared to 18.07 percent non working women. This was mainly because working women have to keep a balance between their two roles (as home manager and as an employee) where as this conflict did not exist among non working women. Data indicated that 48.07 percent non working women lack understanding with their spouses as compared to 32.50 percent working women. The reason put forth was that non working women were economically dependent on men thus faced more domination were as working women were economically empowered so faced less suppression from men. Another area of conflict among working women was domestic chores 21.25 percent of working women faced this problem as compared to 11.15 percent non working women. This is again due to the dual role of women i.e. though economically women is empowered but still her role as home manager is equally important and the one who violates this role or does not fulfill this role faced conflict. Less income of family was also a factor of conflict within family. Among non working women 12.30 percent as compared to 4.38 percent working women faced conflict due to less income of family. Here it is pertinent to mention that working women as

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compared to non working women supplement family income thus add to the family expenditure as they are economically empowered. Property issues of parental shares both maternal and paternal were other causes of conflict of women in family.

Findings further revealed 73.75 percent of working women were of the view that role conflict could be minimized with the cooperative attitude of husbands and servants. The remaining 26.25 percent were of the notion that women's role conflict cannot be minimized as they are labelled for domestic work. Study of Pushpa (1998) confirms the same fact.[44]

Conflicts of women were however influenced by family size, number of children and availability of servants and socio- economic status of the family. Thus to some up working women go through the conflict that if they go to work they are neglecting home and children. They feel it is their responsibility to do both the jobs efficiently. In this process they develop feelings of guilt of not devoting full time to their children and home. As a result they double their effort. This furthering of effort tells upon their mental and physical well being. In cases, where the wife demands the husband to share household chores, tension starts amounting and family disputes take place. Usually in such situations the in-laws blame the woman for this as they like to get the salary of the working daughter-in-law, but they do not like to share her household burden. Therefore the findings of the present study again confirm the hypothesis: "Working women face more role conflicts than non working women".

Analysis of areas of conflict with financial contribution of women is revealed in Table 4.45. Though women is empowered due to her earnings as she supplements her family expenses but still she is not away from conflicts at home.

Data indicates that among working women 76.92 percent who contributed financially 75–100 percent faced highest conflicts of

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domestic chores. This was mainly due to the reason that these women were usually separated, divorced, widowed or those women whose husbands were sick. Thus the whole burden of domestic work was on them. The second highest percentage i.e. 22.23 percent was found amongst women whose financial contribution to family expenditure was nil. This indicates that women who contribute nothing to their family income inspite of their earnings faced more conflicts than those women who supplemented financially to their families.

Table 4.45
Analysis of Areas of Conflict in relation to Financial Contribution of Women
(Figures in Percentages)

Areas of conflict	Financial contribution of women				
	Nil N = 9	25 % N = 45	50% N = 93	75-100% N = 13	Total N = 160
a. Domestic chores	22.23	8.89	19.35	76.92	21.25
b. Lack under-standing with spouse	88.88	46.67	22.58	22.08	32.50
c. Family interference (e.g. in-laws issues)	66.67	44.44	34.41	15.38	37.50
d. Less income of family	17.6	2.22	11.12	-	4.38
e. Property issues	66.67	20.00	7.53	22.08	15.63

Data revealed that 88.88 percent of working women whose contribution to family expenditure was nil lacked understanding with their spouses. The percentages showed a decreasing trend with financial contribution of women to family income. Family interference i.e. interference of in–laws was also found highest among working women who again contributed nil i.e. 66.67 percent as compared to 15.38 percent who contributed 75–100 percent to their family income. Again the percentages showed a decreasing trend with increase in financial contribution of women to family expenditure.

Further, 66.67 percent of women whose contribution to family expenditure was nil faced highest conflict regarding property issues. Thus it is concluded that working women are expected to contribute to the maintenance of family, failing of which may result in increase of her conflict.

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Table 4.46 shows that 50 percent of working women, inspite of their personal saving above Rs.1 lakh, face the conflict of domestic chores which was usually among women who were out of home for more than 7 hours. 80 percent of women having savings from Rs.55,000–1lakh did not have good understanding with their spouses as their husbands tended to be domineering. Again 66.67 percent had family interference inspite of their saving of Rs.10,000–25,000. Here it was assumed that type of family had an impact on conflicts of women. Amongst non working women 60 percent having saving above 1 lakh had domestic chores as area of conflict in their homes. This was usually found in women who were educated and were living in joint families. 97.50 percent non working women who had less than Rs.25,000 as saving did not have understanding with their spouse. The percentage showed decreasing trend with increase savings of women. Thus it was observed that inspite of personal savings of women they faced conflicts which were found related to in laws interference lack of understanding with spouse and the type of family they lived in.

Table 4.46
Analysis of Areas of Conflict in relation with Personal Savings of Women.

(Figures in Percentages)

Areas of conflict	Working Women (figures in thousands)							Non-Working Women (figures in thousands)						
	<10 N=20	10-25 N=15	25-40 N=45	40-55 N=35	55-1 Lakh N=15	1 lakh N=4	Total N=160	< 10 N=40	10-25 N=40	25-40 N=30	40-55 N=11	55-1 Lakh N=6	1 lakh N=5	Total N=260
a. Domestic chores	40.00	46.67	15.56	11.43	40.00	50.00	21.25	20.00	12.50	30.00	18.18	33.33	60.00	11.15
b. Lack understanding with spouse	55.00	46.37	20.00	28.57	80.00	75.00	32.50	97.50	97.50	96.67	81.82	83.33	80.00	48.07
c. Family Interference (e.g. in-laws issues)	55.00	66.67	33.33	28.57	80.50	50.00	37.50	20.00	25.00	43.33	90.91	83.33	80.00	18.07
d. Less income of family	10.00	20.00	4.44	-	-	-	4.38	65.00	10.00	6.67	-	-	-	12.30
e. Property issues	4.00	20.00	15.56	28.57	6.67	7.50	15.63	60.00	32.50	6.67	54.55	33.33	80.00	19.61

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Table 4.47 shows qualification of women has a relation with areas of conflict. It was observed amongst working women that post-graduate/professional and graduates faced fewer conflicts than illiterates, undermatrics and matriculates. Data reveals that 66.66 percent who were illiterates faced highest conflict of domestic chores which showed a decreasing trend with qualification of women. This was observed as women with lesser qualification get absorbed in low paid wages thus do not have any help of servant at their home.

Amongst non working women 15.87 percent who were Undermatric qualified faced highest conflict of domestic chores which showed a decreasing trend with qualification of women. Domestic chores as a conflict did not prevail much among non working women compared to working women as they were at home all the time thus could manage doing things properly without any stress and strain.

Among working women 58.33 percent with Undermatric qualification as compared to 18.75 percent with Postgraduate/ Professional qualification lacked understanding with spouse. Among non working women 71.43 percent with undermatric qualification as compared to 45.45 percent postgraduate qualification

Table 4.47
Analysis of Areas of Conflict in relation with Educational Level of Women

(Figures in Percentages)

Areas of conflict	Working women							Non working women						
	Ill N = 6	UM N = 12	M N = 6	HS N = 13	Gr N = 43	PG/Pr N = 18	Total N = 160	Ill N = 29	UM N = 63	M N = 58	HS N = 37	Gr N = 62	PG N = 11	Total N = 260
a. Domestic chores	66.66	58.33	50.00	53.85	6.98	12.50	21.25	13.79	15.87	12.07	10.81	4.84	9.09	11.15
b. Lack understanding with spouse	33.33	58.33	50.00	38.46	34.88	18.75	32.50	34.48	71.43	43.10	48.65	51.61	45.45	48.07
c. Family Interference (e.g. in-laws issues)	83.33	50.00	66.67	53.85	41.86	25.00	37.50	20.69	17.46	3.44	32.43	22.58	18.18	18.07
d. Less income of family	66.66	16.67	66.67	-	-	-	4.38	48.28	19.05	10.38	5.40	-	-	12.30
e. Property issues	33.33	58.33	-	76.92	4.65	5.00	15.63	17.24	15.87	13.24	45.96	4.84	27.27	19.61

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N.B:- *Ill = illiterate* *UM= Undermatric*
M = Matric *HS= Higher Secondary*
Gr=Graduate *PG= Post-graduate*
Pr= Professional

lacked understanding with spouse. This shows that women with less qualification lack understanding with spouse than those who are highly qualified.

Interference of family members amongst working women was found highest amongst illiterate i.e. 83.33 percent as compared to 25 percent with postgraduate/professional qualification. Amongst non working women interference of family members was found in all respondents with slight variation in percentages which varied with increase in educational qualification.

Less income of family was found prevailing in women with lesser qualification in both working and non working women. This was assumed as women with less qualification get absorbed in low paid wages. Property issue was another factor of conflict with family members. Data from table indicates that only 5 percent postgraduate/ professional qualified as compared with 33.33 percent illiterate working women faced conflict regarding property issues. While as amongst non working women, 45.96 percent with higher secondary qualification as compared to 17.24 percent illiterates faced conflict regarding property issues. This indicates that amongst non working women qualification did not play important role in decreasing conflicts.

4.5.5. TYPE OF HELP WOMEN SEEK

Table 4.48 indicates that overall 82.38 percent of women seek help regarding their economic/financial needs. Amongst non working women 93.07 percent as compared to 65 percent seek assistance regarding the same. This is due to the reason as non working women were totally dependent on men due to their financial dependence as compared to working women who were economically empowered.

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43.57 percent women overall seek assistance with regard to purchasing from market. Amongst them 44.23 percent were non working women as compared to 42.50 percent working women. Thus inspite of their working status, working women were almost equally found to be dependent for assistance in purchasing from market which included furnishing, kitchenware and clothes for children etc.

Table 4.48
Type of Help were Women Seek Assistance

(Figures in Percentages)

	Type of help	Working Women N = 160	Non-working Women N = 260	Total N = 420
a	Purchasing from market	42.50	44.23	43.57
b	Help for care of children	74.38	10.00	34.52
c	Economical help	65.00	93.07	82.38
d	Domestic work	31.88	19.23	24.05
Total		100.00	100.00	100.00

SOURCE: - *Primary Data*

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Further 34.52 percent women required help for caring of their children. Amongst them 74.38 percent were working women as compared to 10 percent non working women. The reason for this was the dual role of working women i.e, she is a home manager as well as a wage earner which puts her in role conflict. As a result some women could not balance between two roles which resulted in less attention towards their children.

Lastly 24.05 percent seeked assistance in area of domestic work. Amongst them 31.88 percent were working women as compared to 19.23 non working women. This was again due to the job role of women as she was away from home for most of a time, thus leaving less time for domestic work.

Analysis of results therefore indicates that after marriage role of

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both sexes change as they become father and mother, or son-in-law and daughter-in-law and so on. So their duties and obligations also change; they are no more independent but have responsibilities of family on them. Usually men are regarded as bread earners and women as home makers. So men are bound to earn and look after the needs of their family members. The reasons for seeking help among working mothers was that they were tired after outside work, also performing mothers role was another leading factor for seeking help. On the other hand among non-working women almost all seek help from men to cater to the economic needs of self and children which is due to their total financial dependence on men.

Table 4.49
Analysis of Type of Help were Women Seek Assistance in relation to their Type of Families

(Figures in Percentages)

Areas of work were women seek help	Working women N = 160			Non-working N = 260		
	Nuclear N=83	Joint N=77	Total N=160	Nuclear N=121	Joint N=139	Total N=260
a. Purchasing from market	51.81	32.46	42.50	34.71	52.52	44.23
b. Help for care of children	75.90	72.73	74.38	6.61	12.95	10.00
c. Economic help	61.45	68.83	65.00	89.26	97.12	93.07
d. Domestic work	27.71	36.36	31.88	17.29	20.66	19.23

Data from Table 4.49 indicates that 75.90 percent working women as compared to 6.61 percent non working women living in nuclear families seek help for caring of children. The reason for this was that women in nuclear family is burdened with overall responsibility of household matters especially when she is a employee she gets less time for household work and children. This is not a problem for non working women. 51.81 percent working women as compared to 34.71 percent non working women living in nuclear family seek assistance with regard to purchasing from market. The differences in the percentage were found due to the nature of their roles. Working women were busy in their within and outside family

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roles where as non working women had only within family role i.e. household work. Therefore type of family did not matter much but it was the role of women (i.e. working/non working), which influenced her areas of work where she needed help.

Thus overall it was observed that it was the economic empowerment of women i.e. whether working or non working women which influenced her areas of work where she needs assistance/help. Amongst non working women the main type of help where women seek assistance was economic help as she is totally dependent on her family for the same. Where as amongst working women the main type of help where women seek assistance was care for children.

4.6 VARIOUS PROBLEMS FACED BY WOMEN

Women consisting of half of the human population have been treated as weaker sex in all societies of the world. Women face various problems like bossiness of males, household work, dowry issues, rearing and caring of children, molestation/harassment, gender discrimination etc. These problems are multi-dimensional ranging from economic, social, and environmental to psychological. They differ to a considerable extent depending upon level of education, kind of job, social equity, places of work etc. A working house-wife is often viewed with disapproval by the older generation and faults are found in her house-keeping and child-care. In the present day scenario, females are moving out of their homes as they are given due importance by their parents in matters of education.

Table 4.50 reveals that overall 81.67 percent of women faced bossiness of males, 76.52 percent problem of household work, 75.24 percent problem of dowry, 39.52 percent molestation/harassment and 39.05 percent faced gender discrimination.

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Table 4.50
Problems faced by Women

(Figures in Percentages)

	Nature of Problems	Working women N = 160	Non-working women N = 260	Total N = 420
a	Bossiness of males	72.50	87.31	81.67
b	Gender discrimination	31.25	43.85	39.05
c	Molestation/harassment	33.75	43.08	39.52
d	Holding Household work	87.50	23.08	76.52
e	Dowry	71.88	77.31	75.24
f.	Rearing and caring of Children	71.88	36.15	49.76
Total		100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

Amongst working women 87.50 percent faced problem of household work as compared to 23.08 percent of non working women. This was because working women had to perform the role of home manager and wage earner as compared to non working women. Amongst non working women 87.31 percent faced bossiness of males as compared to 72.50 percent working women. The reason for this was that non working women were totally dependent on men for their economic needs. Among working women inspite of their earnings they were not away from male domination. Women in general however accepted male superiority and maintained it for the fear of being branded as anti cultural and masculine characters.

Data further revealed that 71.88 percent respondents of working women and 36.15 percent of non working women have said that they faced problems due to rearing and caring of children. This may be due to time constraint of working women and amongst non working women it was due to less income and family interference. The type of family also influenced rearing and caring of children as in joint family women faced problem regarding child rearing as individual attention of mother towards child was not possible.

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Data from table shows that amongst non working women 77.31 percent faced the problem of dowry as compared to 71.88 percent working women. These figures indicate that respondents of both the groups accept dowry as a problem for women's marriage though there is a variation between percentages of working and non working women. Thus dowry is considered as a token for marriage even if women is educated and economically empowered.

Amongst non working women 43.85 percent faced gender discrimination as compared to 31.25 percent working women. Gender plays important role in determining one's capacity and ability to involve in a particular occupation although, there was not much discrimination on grounds of gender. Females cannot adjust suitably to every activity because of their inherent limitation, social restrictions and biological make up. Women therefore have low physical strength and stamina as compared to men as they have to give birth to children. They need maternity leaves, compulsory rest and time off for feeding children. The women workers also need more protection than male workers in their working environment. Their rate of absenteeism is significantly higher than that of male counterpart due to their role i.e. as female, mother and house manager.

Thus employed status of women makes her emancipated and empowered but still women undergoes discrimination though the percentage was found higher among non working women. Thus empowerment can be used to describe a process by which powerless people become conscious of their own situations.

Data from Table 4.51 indicates that among working women with increase in educational qualification problem of domestic work also showed increased trend. Where as among non working women the result was vice-versa i.e. with increase in educational qualification problem of domestic work showed a decreasing trend. The reason for this was that working women had to perform two roles i.e. role as

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house wife and as wage earner as compared to non working women who has to perform only one role i.e. role of house manager.

Table 4.51
Analysis of Problems of Women in relation with their Educational Qualification.

(Figures in Percentages)

Problems women face	Working women							Non working women						
	Ill N = 6	UM N =12	M N =6	HS N = 13	Gr N = 43	PG/ Pr N = 80	Total N=160	Ill N = 29	UM N = 63	M N = 58	HS N = 37	Gr N = 62	PG N = 11	Total N 260
a. Bossiness of males	83.33	75.00	66.67	84.62	67.44	72.50	72.50	96.55	96.24	77.57	86.47	91.94	45.45	87.31
b. Gender discriminati on	33.33	25.00	33.33	45.45	37.21	27.50	31.25	82.76	41.27	31.03	54.05	35.48	36.36	43.85
c. Molestation/ harassment	83.33	66.67	66.67	76.92	32.56	16.52	33.75	75.86	41.27	39.66	51.35	30.65	27.27	43.08
d. Holding household work	66.67	65.00	83.33	92.31	93.02	87.50	87.50	34.48	23.81	20.69	29.73	16.13	18.18	23.08
e. Dowry	83.33	66.67	50.00	61.54	79.07	71.25	71.88	79.31	82.54	68.97	81.08	80.65	54.55	77.31
f. Rearing and caring of children	50.00	66.67	83.33	76.92	79.07	68.07	71.88	68.97	63.49	24.14	27.03	16.13	-	36.15

N.B:- ***Ill = illiterate*** ***UM= Undermatric***
M = Matric ***HS= Higher Secondary***
Gr=Graduate ***PG= Post-graduate***
Pr= Professional

An analysis of the data shows that bossiness of males was present overall in all women though the higher trend of percentage was found amongst non working women and illiterates. Among illiterate working women 83.33 percent as compared to 72.50 percent postgraduate/ professional working women faced problem of bossiness of males. The same trend was found amongst non working women i.e., 96.55 percent illiterate women as compared to 45.45 percent with postgraduate qualification. Thus education was found to be related to bossiness of males.

Dowry is a crime which exists everywhere. Amongst working women 83.33 percent with illiterate qualification as compared to 71.25 percent with postgraduate/ professional qualification faced this problem. Amongst non working women 79.31 percent with illiterate

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qualification as compared to 54.55 percent with postgraduate qualification faced this problem. Thus data indicates that though women are qualified, still the problem of dowry exists.

Problem of rearing and caring of children was found dominant amongst working women as compared to non working women where the percentage showed decreasing trend with increase in educational qualification.

Majority of women work to supplement family income still they are not free from male domination. Figures reveal from Table 4.52 that bossiness of males was highest in clerical or secretarial jobs i.e. 93.75 percent followed by 73.81 percent teaching jobs and further by 73.68 percent bank jobs. This was found to be due to the nature of these jobs as these jobs are time consuming thus leaving women with less time for their families. Further data from table indicate that problem of household work was found in all jobs though it showed a higher trend in banking clerical/ secretarial, menials, teaching as compared to administrators. The reason for this was that in majority of cases where women were employed in clerical/ secretarial, menials and teaching did not have the availability of servants.

Table 4.53 reveals that type of family also influence problems of women. Among working women, 72.29 percent in joint families face problem of bossiness of males as compared to 70.13 percent of women in nuclear families. Among non-working women 87.77 percent women in joint family as compared to 87.60 percent living in nuclear family faced bossiness of males. Thus bossiness of male was present in both types of families almost equally though the trend of bossiness of males was higher in amongst non working women.

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Table 4.52
Analysis of Problems Women Face in relation to their Nature of Job

(Figures in Percentages)

Problems women face	Teaching N=42	Professional N=30	Administrators N=6	Clerical/ Secretarial N=32	Banking N=19	Private business N=5	Other N=21	Total N = 160
a. Bossiness of males	73.81	56.67	33.33	93.75	73.68	60.00	19.47	72.50
b. Gender discrimination	16.67	33.33	16.66	62.50	42.12	40.00	9.52	31.25
c. Molestation/ harassment	23.81	46.67	16.66	43.75	36.84	40.00	28.57	33.75
d. Holding Household work	95.24	76.66	83.33	96.88	89.47	80.00	95.24	87.50
e. Dowry	80.95	70.00	66.67	81.25	73.68	60.00	61.90	71.88
f. Rearing and caring of children	71.43	66.67	33.33	87.50	89.47	80.00	90.47	71.88

Table 4.53
Analysis of Problems Women face in relation to their Type of Family

(Figures in Percentages)

Problems women face	Working Women			Non-Working Women		
	Nuclear N = 83	Joint N = 77	Total N = 160	Nuclear N = 121	Joint N = 139	Total N = 260
a. Bossiness of males	70.13	72.29	72.50	87.60	87.77	87.69
b. Gender discrimination	27.71	36.36	31.25	23.97	60.43	43.46
c. Molestation/harassment	27.71	36.36	33.75	34.71	50.36	43.08
d. Holding household work	93.98	80.51	87.50	34.71	14.38	23.86
e. Dowry	69.88	74.03	71.88	66.12	87.77	77.69
f. Rearing and caring of children	72.29	71.43	71.88	31.40	40.29	36.15

Among working women household work was found a problem amongst nuclear families i.e. 93.98 percent as compared to 80.51 percent living in joint families. Similarly among non working women 34.71 percent women living in nuclear families as compared to 14.38 percent living in joint families faced household problem. It may be thus ascertain that in nuclear families the overall responsibility of household work is on women. Inspite of this, woman preferred to

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live in nuclear families as there is less interference of in-laws and better understanding between spouses. Thus type of family influenced the problems of women.

4.6.1. HARASSMENT OF WOMEN

Women are called the fair sex and are supposed to enjoy all privileges and comforts at par with men. But the reality is not that rosy. With male values superseding female values and emphasis on submission and timidity for women and strength for men as cherished values, it is inferred that man is born to rule. Within the family the husband enjoys higher a status than the wife, who is considered inferior and subordinate. A woman who does not accept the traditional role of submissiveness and subordination needs to be tamed into accepting this position and any means, violence and harassment included, is justified in achieving this goal. Findings revealed that overall 39.52 percent were harassed at home. Among them 33.75 percent were working women and 43.08 percent were non-working women. A majority among them were with low educational level. Also harassment of women was more in non working women as females roles are seen as reproductive and domestic in support of the male breadwinners of the family and this practice has conditioned women to accept a subservient role.

Table 4.54 indicated that overall 34.29 percent respondents undergo harassment at home in the form of wife beating, 33.33 percent were harassed as they had got less dowry at the time of their marriage, 10 percent face discrimination due to poor family background as they had married in family were income status was higher than their parental family.

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Table 4. 54
Nature of Harassment

(Figures in Percentages)

Nature of harassment	Working women N =160	Non-working women N = 260	Total N = 420
a. Wife beating	20.00	43.07	34.29
b. Dowry problems	16.88	43.46	33.33
c. Discrimination due to poor family background	2.50	14.62	10.00
d. Mother of females	1.25	2.70	2.14
e. Other	0.63	0.76	0.71

SOURCE: - ***Primary Data***

Among non working respondents 43.07 percent women faced wife beating as compared to 20 percent working women. Thus the data is indicative about the trend of this practice in Kashmir valley. The reason for wife-beating were male dominance, interference of in-laws people, improper cooking of food, lack of wanted dishes, going from home without prior approval of husband, less income of family etc.

Domestic violence against women usually starts with demand of dowry by her in-laws people or husband. Data revealed that 43.46 percent non working women faced this problem against 16.88 percent working women. However, it is important to note here that dowry has not emerged as a major problem for girls and parents in Kashmir as there is usually no specific demand of dowry on the part of the boy or his family. But girls ask their parents to give them gold, cash, appliances, etc which they take to the boy's house after marriage and this is considered as dowry.

Also 14.62 percent non working women faced discrimination due to poor family background against 2.50 percent working women due to their incompatible income group of husbands in relation to her parental family.

Thus women who constitute half of the population are still subjected to tyranny and oppression due to their traditional role of

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wife. This form of development marginalizes and belittles women besides forcing them to bear the burden of suffering, exploitation and harassment in order to prove male superiority or to teach the inferior women a lesson in case she challenges his authority and superiority.

Therefore empowerment of women is essential to emancipate women from the social evils and to enhance the power of women who lack it. Hence empowering women requires fundamental change at many levels of society arguably the most complex and elusive transformation may be in the relations within the house hold and family. Study of Reddy (1986) confirms the fact.[112]

Table 4.55
Responses of Women Towards Harassment

(Figures in Percentages)

Response Towards Harassment	Working women N =160	Non-working women N = 260	Total N = 420
a. Remains calm	43.75	65.76	57.38
b. Speaks back (Being vocal)	40.63	37.69	38.81
c. Returns back to parental home	15.63	27.30	22.81
Total	100.00	100.00	100.00

SOURCE: - ***Primary Data***

N.B:- The totals exceed actual number because respondents have listed multiple choices.

From Table 4.55 it is revealed that overall 57.38 percent respondents remain calm when harassed, 38.81 percent speak back or retaliate and 22.81 percent return back to parental home. It is indicated clearly from table that overall when women is harassed she remains calm or does not react back due to the fear of being accused by her husband/family. Also because of the nature of submissiveness of women she remains calm. Amongst non working women 65.76 percent remain calm as compared to 43.75 percent working women. The reason for this may be the economic dependence of non working women on men. Out of 38.81 percent respondents, 40.63 percent

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working women speak back as compared to 37.69 percent non working women. 27.30 percent non working women return back to parental home as compared to 15.63 percent working women on being harassed.

Therefore the major reason for exclusion of harassment against women is their unequal status in male dominated society. In other words our society never permits women to raise voice, in front of her father, husband or in–laws. Right from birth of the girl child, restrictions are drawn out at every stage of development which expects and encourages women to hold back her feelings.

Women empowerment is thus an important tool for overall development and this can be achieved when society recognizes women as one among the social partners, provides them equal rights and allows them to participate equally with men. Empowerment of women is thus essential to emancipate women from harassment and society evils as dowry and wife beating.

2.2.2. AWARENESS ABOUT LAWS SAFEGUARDING WOMEN

It has been observed that inspite of legislative protection and declaration by the World body the cause of anxiety remains a ground reality. Women constitute half of the world's population, perform nearly two– thirds of its work, receive one-tenth of the world's income and less than one hundredth of the world's property – (1980 UN Report). That is why in the Cairo Declaration (Sept. 1994) access to economic resources had been set as one of the objectives to achieve equality and equity based on harmonious partnership between men and women to enable women to realize their full potential and empowerment. Thus it is important that women should know their rights and laws which will safeguard them against all atrocities.

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Table 4.56
Awareness regarding Laws/Rights of Women

(Figures in Percentages)

Responses	Working women N = 160	Non-working women N = 260	Total N =420
a. Aware	80.63	62.69	69.52
b. Not aware	19.38	37.31	30.48
Total	100.00	100.00	100.00

SOURCE: - *Primary Data*

Table 4.56 reveals that out the total sample, 69.52 percent were aware as compared to 30.48 percent who were not aware about laws safe guarding women which were regarding property rights, marriage, divorce and dowry. Amongst working women 80.63 percent possessed knowledge regarding laws and rights of women against 62.69 percent non working women. The reason for a vast difference in percentages of the two groups was believed due to their educational level and employment status. Thus the findings from the table ascertain that working women had more knowledge pertaining to laws safe guarding women.

Table 4.57 depicts that overall 59.29 percent of respondent had knowledge about women property rights i.e. share in parental property. Amongst these 67.50 percent were working women as compared to 54.23 percent non working women. Findings revealed that upper income group females were more aware of about their share in parental property in comparison to middle and lower income groups. Regarding marriage laws overall 57.86 percent had knowledge about these laws.

Table 4.57
Knowledge Regarding Various Laws Safeguarding Women

(Figures in Percentages)

Knowledge regarding laws	Working women N = 160	Non-working women N = 260	Total N =420
a. Women property rights	67.50	54.23	59.29
b. Marriage laws	68.75	51.15	57.86
c. Dowry laws	55.00	29.61	39.29
d. Divorce laws	38.13	26.15	30.71
Total	100.00	100.00	100.00

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SOURCE: - *Primary Data*

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N.B:- The totals exceed actual number because respondents have listed multiple choices.

Amongst these 68.75 percent were working women as compared to 51.15 non working women. This is again attributed due to education of working women and exposure of women after leaving the four walls of their houses. Dowry is a crime which is prevalent in all sections of Indian society. In Kashmir also it is prevalent though not evident as it's normally not demanded, but the trend is domineering. Overall 39.29 percent respondents were aware of dowry laws. Amongst working women 55 percent were aware of these laws as compared to 29.61 percent non working laws. Regarding divorce laws 30.71 percent respondents were aware of these laws among them 38.13 percent were working women and 26.15 percent were non working women. Thus it can be inferred that literacy among women leads her to awareness and knowledge regarding various laws safe guarding her. Also literacy and education of women go a long way in making changes not only in the image women have of themselves, but also the roles they play within the society in combating discrimination both within and outside home leading to their equality and empowerment.

On analyzing awareness of rights with educational qualification it was noted that women in general had knowledge about women's property rights. In the light of Table 4.58 data indicates amongst working women, 78.75 percent of post-graduate/professionals as compared to 16.67 percent illiterates had complete knowledge about property rights. Amongst non working women 90.91 **Table 4 .58.**Analysis of Awareness of Rights/Laws in relation with Educational Qualification of Women

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Table 4 .58.

Analysis of Awareness of Rights/Laws in relation with Educational Qualification of Women

(Figures in Percentages)

Awareness rights/laws	Working women							Non working women							
	Ill N =6	UM N = 12	M N =6	HS N =13	Gr N = 43	PG/Pr N = 80	Total N=160	Ill N = 29	UM N=63	M N=58	HS N=37	Gr N=62	PG N=11	Total N=260
a. Women's property rights	16.67	50.00	33.33	53.85	67.44	78.75	67.50	6.90	31.75	48.28	94.59	74.19	90.91	54.23
b. Marriage	16.67	16.67	33.33	69.23	67.44	70.00	68.75	6.90	23.81	37.93	67.57	93.54	100.00	51.15
c. Dowry	-	58.33	66.67	53.85	51.16	60.00	55.00	-	7.94	17.24	59.46	51.61	72.73	29.61
d. Divorce	-	16.67	33.33	53.85	41.86	38.75	38.13	-	6.35	13.79	54.05	41.94	19.91	26.15

N.B:- ***Ill = illiterate*** ***UM= Undermatric,***
M = Matric ***HS= Higher Secondary,***
Gr=Graduate, ***PG= Post-graduate,***
Pr= Professional

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percent post-graduates as compared to 6.90 percent with illiterate qualification had knowledge of property rights which significantly showed decreased trend with educational qualification.

Marriage being an important institution of our society is guarded by various laws. An increasing trend in knowledge with increase in qualification was found regarding marriage laws in both working and non-working women. Amongst working women 16.67 percent with illiterate qualification as compared to 70 percent post graduate/ professional read had awareness regarding marriage laws. On contrary only 6.90 percent illiterate non working women had awareness regarding marriage laws. Awareness regarding dowry and divorce laws was not present among illiterate of both working and non working women.

The next chapter presents summary of the study followed by conclusion and recommendations of the study.

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Chapter V

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SUMMARY (5)

The present study on "Empowerment of women in Kashmir–A study in Srinagar District" has been carried over a period of three years covering three tehsils of district Srinagar (Srinagar, Ganderbal and Kangan). The study sample is representative which consists of 420 married respondents out of which 160 were employed and 260 were unemployed. The ratio of working and non working women was taken as 40:60 (Guess based on correct information). The principle of random sampling was adopted while selecting the study sample. Data was collected with a structured questionnaire cum interview schedule and was coded and tabulated according to the standard practice in qualitative research.

The main findings of the study have been summarized under the following headings.

A. Profile of the respondents
B. Women and Education
C. Economic participation/Employment
D. Decision making power
E. Social and family relations
F. Various Problems faced by Women

A. PROFILE OF THE RESPONDENTS

The maximum numbers of respondents were in the age group of 32–37 years. This indicates that the age of marriage is increasing due to higher education of females. Majority of non working women i.e. 53.46 percent were living in joint families as compared to 48.14 percent working women. Here it is assumed that due to employment status of women the patriarchal system of joint family is breaking as dual earner family prefers to live in nuclear families. 36.88 percent respondents were in the income group of Rs.5000–10,000 followed by 25.62 percent in the income group of Rs.15000–20000. There were 96.25 percent working women and 88.85 percent non working women

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who were literates.

The study sample of working respondents consisted of 26.25 percent teachers, 23.13 percent clerical/secretarial, 18.75 percent professionals, 13.15 percent menials, 11.82 percent bank employees and 3.76 percent worked as administrators. However 3.14 percent had their own private business or were working as entrepreneurs. The nonworking respondents were from different socio-economic backgrounds and income levels. Regarding the educational status of the sample 25 percent were graduates, followed by 21.68 percent post graduates/ professionals, 17.85 percent undermatric, 15.24 percent matriculates, 11.19 percent were higher secondary qualified and remaining 8.33 percent were illiterates. The highest percentage of graduates and post graduates/ professional sample was observed amongst working women and no sample with professional degree was seen amongst non working women.

B. WOMEN AND EDUCATION

Data revealed that the motivational factors to pursue education were mainly to achieve higher status i.e. 77.14 percent, employment/ economic independence i.e. 67.38 percent and to gain knowledge i.e. 64.50 percent. However it can be observed that relatively more women perceived higher status as the most important motivational factor. This was mainly because education gives way to employment which enhances their status within family and outside family. This finding confirms the study hypothesis: "Education enhances status and is a major step for empowerment of women".

Regarding necessity of education to both the sexes, 85.24 percent were in favour that education should be imparted to male and female equally. Only 14.76 percent were of the view that priority of education should be given to males first as they are bread earners of family. The reasons for giving less education to girls as reported by respondents were that most parents believed that education tends to make a girl

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less attentive towards household work. Also families preferred to spent money for education of sons because the returns to these investments would finally remain within their families. Data revealed 70 percent each of the respondents agreed that property rights, education and employment help women in achieving equal status to men. 53.20 percent women took employment to be economically independent, 46.30 percent utilized their education for employment, 43.10 percent preferred employment for less income of their family and to supplement their family income, 28.30 percent preferred employment to improve their socio economic status.

Amongst working women 28.75 percent families had unfavourable attitude towards their job, among them 19.37 percent faced problems due to inconvenient working hours and less time for their children where as 18.13 percent had less time for their domestic work. It is quite interesting to note that in the above category maximum women were those who did not contribute financially to their family expenditure as they felt insecure in their marital life and lacked understanding with their spouse. 65 percent working women had a very favourable attitude of their family towards their job since they were supplementing their family income and thus increased family status. Findings reveal that nature of job had a relation with favourable or unfavourable attitude of family members towards respondent's job. Inconvenient working hours was found amongst 50 percent of respondents holding administrative jobs, followed by 36.84 percent respondents working in banks and 20 percent each working as professionals or having their own private business. Data indicated that 50 percent administrators, 26.67 percent professionals, 21.05 percent in banking and 20 percent in private business did not get enough time for the upkeep of their children. This was because they had to maintain a balance between domestic chores, child rearing/ caring and their employment. Thus they had to perform dual role.

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82.38 percent respondents were of the opinion that women is physically weak as 73.57 percent realized that pregnancy of females make them physiologically weak where as 51.67 percent feel that women cannot move freely because of her biological sex. Thus the results are indicative that women herself feels weak and insecure.

C. ECONOMIC PARTICIPATION/EMPLOYMENT

Women work to be economically independent and supplement her family income. When women are financially dependent they are vulnerable to exploitation as compared to those who are gainfully employed as they enjoy greater economic independence. Generally economic independence means spending one's own income according to one's own wish. Data revealed that for various family expenditures, 58.13 percent women contributed 50 percent of their salary to family expenditure, 28.12 percent contributed 25 percent and 8.12 percent contributed 75–100 percent. However 5.63 percent women gave no contribution financially to family expenditure.

Findings show from total sample of 420, 65 percent women were in favour of taking up employment even if families were financially sound. The main reason for employment was economic independence which empowers women. 74.76 percent favoured employment as women remains financially independent, 46.67 percent preferred employment as this enabled them to enjoy more freedom of living by moving out of the four walls of home. Therefore the hypothesis of the present study: "Economic empowerment is the most dominant reason for job earnings of women" is confirmed.

A clear distinction between personal savings of working women and non working women were found. Working women were found to be secure financially as compared to non working women. Amongst non working women, Mahr was found to be an important asset to their savings which they usually kept in bank/post office in form of fixed deposit or cash certificates for their further security.

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D. DECISION MAKING POWER

Results of present study reveal that overall 65 percent of women were able to take decisions in their families regarding their family matters, household budgeting, purchase of property etc. However 35 percent women were not involved in decision making process. Amongst working women due to their higher educational status and their employment, 76.88 percent were involved in decision making by their husbands or family members as compared to 57.69 percent non working women. It was further seen that 56.90 percent women took decisions jointly with their husband, 35 percent were not involved in taking decisions and only 8.10 percent took independent decisions.

Thus the findings indicate that although women are empowered due to their education and employment but still very less number of respondents took decisions independently or without consent from their husband or family members. This finding of study confirms the hypothesis: "There is still upper hand of men pertaining to decision making process (within family and outside family)".

Results of the study also show that higher the educational status of women the more is the decision making power especially those who are working. Analysis of the nature of decision making in accordance to women's financial contribution to family income revealed that working women enjoyed more decision making power as they supplemented and supported their families economically. Women who contributed 50 percent to their families were found to take more decisions than those women who contributed financially nothing to their families. A clear distinction in the nature of decisions amongst working and non-working women was observed. This was due to the education and employment status of women which plays an important role in taking decisions in the family. Thus education leads women to better decision making, greater participation, better economic opportunities, hence better income levels which in turn

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leads to their equality and empowerment. This finding of present study confirms the hypotheses: "Women's work outside home (i.e. employment) is the primary avenue for their empowerment" and "Economic empowerment helps women to take her own decisions"

E. SOCIAL AND FAMILY RELATIONS

Within the household, the distribution of labour and work allocation is such that men are seen to be the primary producers while women are the consumers and have an overall responsibility for reproduction and domestic work. The job role of a woman coincides with her family role and in between these two roles she obliges social patterns set by the society. Thus multiplicity of roles among working women leads her to dual role, stress, strain and role conflict.

Data revealed that amongst working women, 93.75 percent worked in their families for less than 6 hours, 4.37 percent for 6 hours, and only 1.88 percent for 7 hours daily. None of the women worked for more than 7 hours in their family due to their employment outside home. The working hours of the women outside their homes varied in accordance with their nature of jobs. Those who were teachers enjoyed more freedom than those who worked in banks or who were professionals or administrators. Maximum 54.35 percent working women worked for 6 hours daily outside their homes, 33.76 percent worked for 7 hours, 6.25 percent for 8 hours and 1.88 percent worked for more than 9 hours daily outside their homes. Amongst non-working women a majority 37.31 percent worked 6 hours daily in their homes doing domestic work, 28.85 percent for less than 6 hours, 22.31 percent for 7 hours, 9.23 percent for 8 hours and 2.30 percent for more than 9 hours daily. Therefore on comparing the percentages of working and non working women, it is ascertained that 93.75 percent of working women spent less time in home due to their official engagements which created role conflict among them.

Data indicated that 36.25 percent working women as compared

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to 1.92 percent non working women did not spend sufficient time with their families. As a result they face conflicts as they cannot balance between their official and household engagements.

Working women has to perform dual role and face conflicts, as during her working hours she is out of home with the result she has less time for domestic work and child care. 93.74 percent working women performed household activities in home for less than 6 hours as compared to 28.85 percent non working women. Amongst working women 37.50 percent women faced role conflict within family due to interference of family members and 32.50 percent lacked understanding with their spouse. This was mainly found in mothers with young children as they need a helping hand. Thus the hypothesis: "Working women face more role conflict than non working women" is confirmed by the study findings. 48.07 percent non working women were not having good understanding with their spouse due to their total financial dependence on their husband. To minimize conflicts 73.75 percent working women were of view that cooperative attitude of husband was important in reducing role conflict. The remaining 26.25 percent believed that role conflict amongst women cannot be minimized as a woman is labelled to domestic work.

F. VARIOUS PROBLEMS FACED BY WOMEN

The problems of women are multidimensional ranging from economic, social and environmental to psychological problems. Data revealed 87.50 percent working women face problems in holding domestic chores, 72.50 percent face bossiness of males 71.88, percent each face problems in child caring and dowry issues. Amongst non working women 87.31 percent feel bossiness of males, 77.31 percent found dowry to be problem for women, 43.85 percent faced gender discrimination, 43.08 percent molestation/harassment and 36.15 percent rearing and caring of children. It was observed that with increase in educational qualification bossiness of males showed an

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increasing trend. The reason put forth by women was that male has an upper hand in overall decisions and feels superior than his wife.

A woman who does not accept the traditional role of submissiveness and subordination needs to be tamed into accepting this position and any means, violence and harassment included, is justified in achieving this goal. Findings revealed that overall 34.29 percent were harassed at home in the form of wife beating. Amongst them 20 percent were working women and 43.07 percent were non-working women. A majority among them were with low educational level. Also harassment of women was more in non working women as female roles are seen as reproductive and domestic in support of the male breadwinners of the family and this practice has conditioned women to accept a subservient role.

Further results show that overall 33.33 percent respondents were harassed as they were given less dowry at the time of their marriage, 10 percent faced discrimination due to poor family background as they had married in families where income status was higher than their parental backgrounds.

Findings show that overall 57.38 percent respondents remain calm when harassed, 38.81 percent speak back or retaliate and 22.81 percent go to their parents home till the matter is solved. Therefore it is seen that when women is harassed she remains calm or does not react back due to the fear of being accused by her husband/family or because of the submissive nature of women she remains calm. Amongst non working women 65.76 percent remain calm as compared to 43.75 percent working women. The reason for this may be the economic dependence of non working women on men. Out of 38.81 percent respondents, 40.63 percent working women speak back (i.e. they were vocal) as compared to 37.69 percent non working women. 27.30 percent non working women return back to parental home as

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compared to 15.63 percent working women on being harassed. Therefore the major reason for harassment against women is their unequal status in male dominated society. In other words our society never permits women to raise voice, in front of her father, husband or in–laws. Right from birth of the girl child restrictions are drawn out at every stage of development which expects and encourages women to hold back her feelings.

Data revealed that overall 59.29 percent of respondents had knowledge about women's property rights i.e. share in parental property. Amongst these 67.50 percent were working women as compared to 54.23 percent non working women. Findings reveal that upper income group females were more aware about their share in parental property in comparison to middle and lower income groups. Regarding marriage laws overall 57.86 percent had knowledge about these laws. Amongst these 68.75 percent were working women as compared to 51.15 percent non working women. This is again attributed due to education of working women and exposure of women after leaving the four walls of their houses. Overall 39.29 percent respondents were aware of dowry laws. Amongst working women 55 percent were aware of these laws as compared to 29.61 percent non working women. Regarding divorce laws 30.71 percent respondents were aware of these laws among them 38.13 percent were working women and 26.15 percent were non working women. Thus it can be inferred that literacy among women leads her to awareness and knowledge regarding various laws safe guarding her. Also literacy and education of women go a long way in making changes not only in the image women have of themselves, but also the roles they play within the society in combating discrimination both within and outside home leading to their equality and empowerment.

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CONCLUSION AND RECOMMENDATIONS

Present study has revealed that education and employment both help in empowering women. A clear distinction was found among working and non working women in all aspects. Working women were found to be guilty mainly due to realization of the fact that proper and all round development of children need constant attention and physical presence of mother. Also working women faced conflicts due to inability to reconcile the two roles i.e. outside home and in home. However employment of women enables her to have a say in the decision making process of the family as they supplement family income and provides women at least some degree of economic independence. The study indicates that women prefer to live in nuclear families, as they remain free from tensions of interference of in-laws. Patriarchal family environment prevents women from enjoying all privileges. Also in nuclear families women/wife does every work according to her or husband's choice. The household chores or domestic work is still held to be the responsibility of a wife but not husband's. However in dual earner families majority of husbands help their wives. Moreover, it is found that their husbands share only work related to children, shopping and do not prefer cooking, washing etc. The problems which women face are usually domestic chores, child caring/rearing, and dowry. Women inspite of having knowledge about rights and laws safeguarding women still feel domination of men.

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RECOMMENDATIONS

1. To give high priority to education, orientation, training and skill development programmes with a view to enable women workers to improve their productivity and access to quality employment.
2. To encourage women to accept jobs and promotions without any fear and hesitation by bringing the necessary changes.
3. Self-employment opportunities should be adequately extended to women.
4. Men should be suitably trained from the beginning of their socialization to accept women as their equal partners.
5. Education should be imparted to girls without any discrimination.
6. Add on courses should be imparted in colleges about different laws and rights which govern women from any sort of crime against her.

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